

HINDUSTHAN CO-OPERATIVE INSURANCE SOCIETY, LIMITED.

Established — 1907.

Head Office :—CALCUTTA.

A life office of triple distinction — high bonus, low premium and guaranteed return on policy-holders' fund.

Total Policies in force exceed	...	...	Rs. 3,21 lacs.
Total Life Fund exceed	...	...	" 76 lacs.
Total Assets exceed	...	...	" 92 lacs.

VALUATION

SURPLUS

Rs. 9,50,000.

BONUS

FOR THE QUINQUENNIAL

Rs. 100

FOR EVERY Rs. 1,000
ENDOWMENT POLICY.

Rs. 75

FOR EVERY Rs. 1,000
WHOLE LIFE POLICY.

The large surplus of Rs. 9, 50,199 out of a Life Fund of Rs. 69,47,874 testifies conclusively to the efficiency of Management, the soundness and stability of the funds, the unimpeachable security offered to Policy-holders. It shows that in the Hindusthan Co-operative maximum protection can be had at minimum cost.

The following are extracts from the Actuary's Report :—

"The ordinary Assurance Fund has progressed in a remarkable manner. The number of policies has increased since 1922 by 73 per cent. while the sums Assured have risen by no less than 107 per cent.

"Progress such as this can justly be described as a matter of congratulation to all concerned.

"It is my hope that during the present Quinquennial still further progress will be made and that at an early date, I shall have the pleasure of seeing the Society take its place in the very front rank of Indian Life Assurance Institutions."

Note that the Society's Endowment Bonus is higher than the Whole Life. Endowment Assurance Policies preponderate largely over Whole Life Policies. By the Society's system, therefore, unlike what usually obtains, the large majority of its policy-holders gain the large bonus! Mark the significance, and avail yourself of its benefits.

RALLY ROUND THE HINDUSTHAN!

*or thereby you benefit yourself, your Dependents
and your Country.*

PLEASE APPLY AT ONCE
ADVANTAGEOUS TERMS.

N. SARKER,
MANAGER.



THE BOOK OF CALCUTTA.



The Calcutta Congress
Exhibition

1928.

FOREWORD

This book has been planned as a Souvenir of the Calcutta Congress Exhibition and aims at presenting to the reader the many-sided activities of the City.

I take this opportunity to thank my friends who have helped me in compiling and editing this book.

December, 1928.

Secretary,
Calcutta Congress Exhibition.

THE BOOK OF CALCUTTA

INTRODUCTION

THOUGH Calcutta, which derives its name from Kalikshetra or the abode of the Goddess Kali "extending from Dakshineswar on the north to Bahula (Behala) on the south," was, according to Hindu tradition, valuable enough in the time of King Vallala of Gour, (12th Century A D) to have constituted a royal gift to a Brahmin family it could boast neither of a dense population nor a brisk trade. Indeed two hundred and fifty years ago when the English who are now the rulers of India were no better than pedlars and hawkers offering their goods, at the tender mercy of the Great Moghuls of Delhi and their viceregerents in the provinces, Calcutta which is now a magnificent city—in fact the "Queen of Cities in the East" was but a swampy cluster of villages. There is evidence to show that the village of Govindapur—one of the three villages that constituted Calcutta—was the happy haunt of wild boars and jackals, infested by crocodiles, alligators and reptiles while adjutant birds were so plentiful that the Calcutta Corporation has on its crest a representation of this bird. It was not only a God forsaken area but almost a man forsaken tract—inhabited mostly by fishermen, who living on the banks of the Hooghly, pursued their trade in their own primitive way. But to day it presents a different picture, this busy hive of human life and labour—with its majestic domes, its magnificent structures—its artificial lakes and beautiful maidan—its busy bustle, noise and excitement so common to a great centre of trade and commerce. Indeed it may be regarded to day as a centre of Western civilization and though it has little of the "Gorgeous East" of the Grand Moghuls of yore it can compare, not unfavourably, with some of the great cities of the Western

world and pass for their replica. That is perhaps the reason why Calcutta has been called the second city in the British Empire and the "premier city of India."

The romance of its growth is certainly worthy of study and admiration. But above all it is the result of British exploitation of this country in regard to Trade and Commerce. It is in fact Commerce that has made Calcutta what it is. The economic importance of the city is so great that Calcutta still holds its own as the foremost city in India—though by a Viceregal fiat the political capital was removed from Calcutta to Delhi a few years back. It has an excellent situation as a trading centre and a strategic position which enabled the mercantile adventurers of the West, attracted by the sweets of sudden and surreptitious wealth, to trap the rich traffic of the Ganges Valley. Thanks to the patronage of the Great Moghuls, Dacca and Murshidabad had grown up as important centres of trade in muslin and silk respectively. Besides silk and muslin, rice, sesamum, oil, cotton, sugar, clarified butter, lac, and myrabolams have always been in great request in Europe. Bengal produced all these articles and many more, and they could be easily exported from Calcutta. Since the middle of the nineteenth century the exports of jute from Bengal have been enormous and the production of oil-seeds and tea has vastly increased. Bengal coal is in great demand all over India. Through all these circumstances and the development of railways and steamers Calcutta focusses the trade of Assam, East Bengal as well as of the Gangetic Valley, and one might legitimately say that it was not for nothing that Job Charnock selected the site of Calcutta for a British settlement.

The chief exports from Calcutta are (1) raw and manufactured jute, (2) tea, (3) opium, (4) hides and skins, (5) oilseeds, (6) grains, (7) pulses, (8) indigo, (9) lac, (10) raw cotton, (11) coal, (12) raw silk, (13) saltpetre and (14) oils.

The chief imports are (1) cotton goods, (2) treasure, (3) metals, (4) sugar, (5) machinery, (6) hardware, (7) cutlery, (8) railway materials, (9) apparel, (10) drugs, (11) salt and (12) liquors.

From the above it will be clear how Calcutta is a big emporium of trade and its increasing commercial prosperity has led to the steady growth of the city

as a port It is also an industrial centre and is not without its manufacturing activities Besides a fairly large number of jute, paper and cotton mills on both sides of the Hooghli in and about Calcutta in places like Howrah, Titagarh, Bally, Kankinara, Serampore etc which, however, are mostly foreign concerns, there are 4 Indian jute mills and some indigenous cotton and oil mills and these have also added to the economic importance of the place—by employing the labouring population that comes from different parts of India There is also a steady stream of foreign population, especially from the British Isles into the city for, after all, India is a milch cow to these men from across the seas—who by the exercise of political power have successfully killed the industries of this country to build up the prosperity of their own Indeed there is hardly any important nationality in the civilized world which has not its representatives here and they are drawn to this country by the splendid opportunities of trade and commerce which a free trading India so conveniently affords This will be evident from the fact that no less than 57 different languages are spoken by the people of Calcutta and of these, it has been ascertained, 41 are Asiatic and 16 non Asiatic

From time immemorial the Ganges has been the great carrier of trade in India and no government could possibly interfere with the operations of economic and natural laws and so long as the Hooghli will remain navigable the trade of Calcutta will not suffer It is a well known truth, borne out by the evidence of history, that all great civilizations have flourished on the banks of rivers—like the Egyptian civilization on the banks of the Nile and the Chaldean civilization on the banks of the Euphrates But Calcutta has an additional advantage It is not only a river side town—but is very near the sea (being only 86 miles from the Bay of Bengal) the great highway for commerce It has a protected harbour which, though exposed to periodical storms and cyclones, can always be on the alert owing to the timely warnings from the Meteorological Observatory at Alipore Three of the most important broad gauge railways of India—the E I R, the B N R and the E B R converge and connect Calcutta with different parts of India, while several light railways serve as their feeders There are roads from Calcutta to different directions fit for vehicular traffic As a result of these opportunities Calcutta has a unique position This is the reason why Calcutta has maintained its supremacy inspite of the bureaucratic

efforts to rob it of its greatness and build a capital for British India in the midst of the ruins of dynasties.

But the city's prosperity has another aspect which is not very glorious. Indeed the prosperity of the city has spelt the adversity of the rural areas. It is not only the business world that has drawn away a large section of the rural population—but the gloss and glamour of its fashionable life have attracted the absentee landlords—whose continued absence from the countryside is nothing short of an economic disaster. But what is loss to the country is clear and distinct gain to the metropolis. The money that would have been spent in the rural areas and should have sustained the children of the soil if the landlords gave up the evils of absenteeism is in circulation in the city and that also is an economic advantage of a certain type.

Another important factor is the health of the city. Calcutta which has now an area of 42 sq. miles with its suburbs has risen like a flame on a flat and swampy soil. It has a tropical climate with the temperature varying. In some of the worst days of the city, especially in the months of May and June, the temperature has been known to have risen to above 110 degrees—in the coldest days the minimum not being less than 53. But the humidity is very high and the average rain-fall is about 65 inches. In these circumstances it is natural to suppose that the city's health is defective. In the early days of British rule considerable sickness prevailed here. Of course in the days of the East India Company neither were the drainage arrangements of the city satisfactory nor was the drinking water a very harmless beverage. But important drainage schemes, which began as early as the days of Lord Wellesley, were not carried through before 1857 and it was after that date that the health of the city considerably improved. Filtered drinking water was supplied in 1867. Since that date, though things leave much to be desired yet, the general health of the city is not bad except in years of abnormal circumstances when epidemics break out and the Public Health Authorities to-day have no very distressing tale to unfold. The only menace to the city's health is the silting up of the Bidyadhari—which used to receive the sewage of the city to the south of Calcutta which the Bengal Irrigation Department with all its resources has neglected and failed to tackle successfully. The improved sanitary conditions of the city have added considerably to its economic and industrial prosperity.



T. E. CARMICHAEL MEDICAL COLLEGE

Besides, thanks to the activities of the Calcutta Improvement Trust, which came into existence in the year 1909, the slums and bustees, which were hot-beds of diseases are fast disappearing and now more sanitary conditions prevail under which the city labourers have opportunities to live.

Thus it will be recognised that it is the opportunities for economic development which have made Calcutta so important though its economic prosperity is a reminder of British exploitation—which has made India so poor.

Rise and Growth of Calcutta.

Calcutta like Rome was not built in a day and its gradual growth into its present position from a cluster of mud villages required more than two hundred years. It is not a relic of Mahomedan times but is the handiwork of British adventurers of the seventeenth and eighteenth centuries to whom four small words "Rob India and come home" suggested the secret art as to how to get rich. Most of these men, it is well-known, returned home as millionaires and attained social and political positions in England and were styled Indian Nabobs. Calcutta was really made by these men and the history of the city is the history of these men and of the East India Company of which they were the servants and writers.

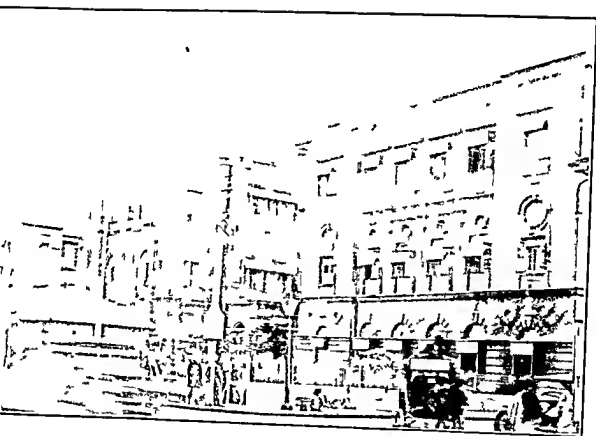
How interest in India was first aroused in England by wonderful tales of wealth in the country partly circulated by the first adventurers from England in Fitch, Newberry and Leeds and how in spite of the keen competition of the Portuguese and the French the English East India Company, whose magnificent achievement is the British Empire in India, was formed in London in the reign of Queen Elizabeth are facts well-known to every student of history. Wherever the English went they encountered the hostility of the Portuguese, while the hostility of the Dutch culminated in the tragedy of torture enacted at Amboyna. The precarious existence of the Company in the beginning in Madras and Bombay and the hostility of the French are matters of common knowledge. But it is really to the advent of the British in Bengal, sometime about the eighties of the seventeenth century that one has to look for the beginnings of the history of Calcutta.

The English were no doubt attracted to Bengal by the rich plains of the Gangetic valley, especially for the excellent opportunities for engaging themselves in the cotton trade which the province so amply provided. Though our modern Directors of Agriculture declare in season and out of season that there is no scope for cotton cultivation in Bengal—yet there is evidence to show that there was, in those days, always a bumper crop of cotton and when Job Charnock

—the founder of modern Calcutta first arrived in Bengal he certainly had a lurking desire to make money by exchanging the toys and trinkets of the West with the rich cotton crop. He first worked at Hooghly, Uluberna and Hidgeh but his arrival was certainly not hailed with delight by the Mahomedan rulers of the Province. As a matter of fact Ibrahim Khan, the Moghul Governor of the province turned out the English from Bengal in 1689. But Job Chamock returned to Bengal in 1690 and with the greatest difficulty obtained permission to stay. It was on this occasion that he selected the three villages Sutanoti, Govindapur and Calcutta as the site for an English settlement and built a small fort somewhere to the north of the modern General Post Office in Calcutta.

The popular story of British settlement in Bengal is a pretty one. "A patriotic ship surgeon Mr. Gabriel Boughton, having cured an imperial Princess of a severe burn in 1636, would take no fee for himself but secured for his countrymen the right to trade free of duties in Bengal." But though this story has become the staple of the popular historian it cannot be traced to any accessible authority. Bengal was opened to the British by the gradual advance of the English up the Madras coast. In March 1633 eight Englishmen started in a "Junk" and rolled up the Bay of Bengal till they reached the mouth of the Mahanadi in Orissa. Ralph Cartwright, the chief merchant, left the boat and proceeded with a small deputation inland to the Moslem Governor (i.e. a deputy of the Governor of Bengal) at Cuttack. The Deputy received the three Englishmen in his Hall of Public Audience amid oriental splendour and slipping off his sandal offered his foot to Cartwright to kiss, which he twice refused to do, but at last he was fain to do it. The merchants were allowed to build a house of business at Hanharpur—the first factory of the British within the old province of Bengal. But it was an English doctor—Doctor Hamilton—who by curing Emperor Farruck Siar obtained further privileges and about the year 1717 the English were able to purchase 37 villages in the neighbourhood of Calcutta.

The three villages Sutanoti, Govindapur and Calcutta were then very sparsely populated. Sutanoti seems to have been the most civilized of the three villages and Kalikhetra was the seat of the goddess Kali (of Kalighat).



THE CENTRAL MUNICIPAL OFFICE

Sutanoti may be identified with modern Chitpur, Govindapur was where the modern Fort Willian stands. And Kalikhetra was the modern Kalighat.

Job Charnock was not like a modern civilian but mixed freely with the people and frequently held a sort of drawing-room, smoking the Eastern Hooka somewhere near modern Sealdah—which from this fact is still called Baithakkhana. The story goes that he married a Hindu widow whom he had saved from the funeral pyre near Titagarh.

The English had by this time scattered themselves in different parts of Bengal like Dacca, Kassimbazar, etc. But they had a precarious existence and the diaries written by the factors of the Dacca Factory show that they were always anxious to please the Mahomedan rulers of the province.

After the death of Emperor Aurengzeb a critical situation arose in India and it appeared at first that the Mahrattas would revive a Hindu Empire in India. But after the third battle of Panipat Mahratta hopes were crushed for ever and the remaining rivals for supreme power were the French and the English. The French under that wonderful genius Dupleix seemed at first to be gaining ground. But Dupleix was unable to do anything as he did not obtain any help from France which was at this time on the brink of the greatest revolution in history and the English had their chance. Robert Clive by raising the siege of Arcot, through thunder and storm, built up the British prestige in India and the French power in India was crushed for ever in the battle of Wandiwash.

While this was the condition, great complications arose in the political situation in Bengal. After the death of Nawab Ali Verdi Khan the last able Subadar of Bengal—Serajodowla his young grandson occupied his place. Serajodowla though an impulsive young man and the spoilt darling of his grandfather was certainly not the demon he has been painted by interested writers. Serajodowla fell out with the English as the latter, he thought, had begun to defy his authority. His wrath was kindled when he heard that the English had begun to strengthen their fortifications in Calcutta and had also given shelter to Krishnadas—son of Raja Rajballav—Governor of Dacca—who had run away with immense treasures. He called upon the English to deliver up Krishnadas and also demolish the fortifications. As they would not

carry out his orders Serajodowla marched on Calcutta and captured the city in 1756. It was on this occasion that he has been charged by English historians to have been responsible for what is known as the Black Hole tragedy of Calcutta. The story circulated is to the effect that Serajodowla shut up for the night in the small prison room of the English fort—a small room 18 ft. by 14 ft., 146 Englishmen who could not fly away from the city and the next morning only 23 persons came out alive.

It is difficult to believe this story for it is physically impossible to put 146 persons in a small room of the given dimensions. The English have made much of this affair and Lord Curzon—than whom a greater Imperialist with a fatal genius for misplaced energy never came out to India, paved the site of the supposed Black Hole with black marble in order to commemorate the so-called tragedy. It was the same Viceroy who re-erected the white marble obelisk known as the Holwell Monument at the junction of Charnock Place and Clive Street. That the Black Hole affair was inordinately exaggerated is evident from recent researches conducted by Mr. Little of Murshidabad a few years back.

Whether the Black Hole tragedy really took place or not there is no doubt that the English sought vengeance after the capture of Calcutta by Serajodowla. Clive and Admiral Watson were entrusted with the task of avenging the insult to the British. There was a foul conspiracy against Serajodowla in his own court and the conspirators were Maharaja Nando Kumar, Jagat Sett, and Mirzaffar the latter a relation of Serajodowla. The young Subadar had offended them by his impulsive nature and these men, who were certainly not angels themselves, wanted to oust Serajodowla with the help of the British. While the object of Jagat Sett and others was retribution—the ambition of that arch-traitor Mirzaffar was the acquisition by himself of the 'guddee' of Murshidabad. Treason succeeded and Clive won an easy victory without much fighting in the mango grove at Plassey. Mirzaffar was Serajodowla's general and he deserted him with his troops. Seraj fled towards Rajmahal but was brought back under arrest and was foully done to death by an assassin employed by Miran—the wicked son of Mirzaffar.

As the price of his treachery Mirzaffar got temporarily the Subadarship of Bengal. He had, however, to pay large sums of money both to the East India Company as well as to individuals like Clive, Watson and others. After the so-called battle of Plassey there was nothing to hamper the growth of Calcutta. The Nawab became at this time a puppet in the hands of the officers of the East India Company. Mirzaffar was soon deposed because he failed to pay as large sums of money as the English demanded and his son-in-law Mir Kasim was raised to the 'guddee'. But Mir Kasim had a meteoric career and he fell out with the British chiefly over the question of the realisation of tolls and custom duties. The East India Company had, at this time, invaded every part of the country with their trade and it was not merely the Company that claimed exemption from the payment of duty but also the individual factors. The Company's "dustucks" were grossly abused and Mir Kasim abolished the transit duties altogether as being unfair to his other subjects. War broke out between the English and Mir Kasim and after the battle of Buxar Mir Kasim disappeared altogether from history.

The condition of affairs has been thus described by the author of the work of Warren Hastings as Ruler in India —

"On his way up to Patna in April, 1762, Hastings reported to the Governor what his own eyes had seen. To his surprise every boat he met on the river bore the Company's flag, which was flying also from many places along the bank. At almost every village he found the shops closed and the people fled, for fear of fresh exactions at the hands of English merchants and their followers. What he saw then and afterwards convinced him that the lawless doings of his countrymen could 'bode no good to the Nawab's revenues, the quiet of the country, or the honour of our nation'. It was the old tale of masterful adventurers working their mad will on neighbours too weak, timid or indolent to withstand them * * * * The people of Bengal in fact were as sheep waiting to be shorn by men who would certainly shear them to the skin."

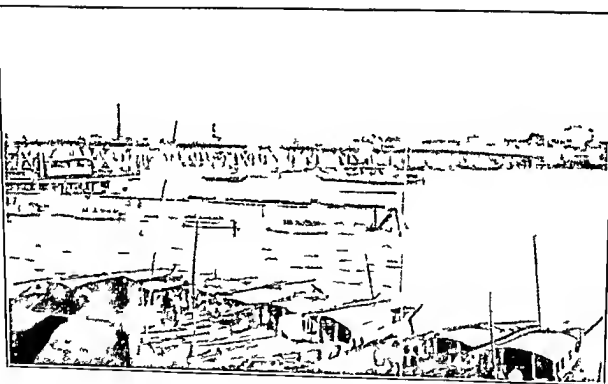
In 1765 Clive obtained the Dewana of Bengal, Behar and Orissa from the Moghul Emperor of Delhi for the East India Company—which from then

onwards became the real master of the situation. Then there followed the mockery of the Double Government—with a succession of puppet Nawabs on the 'guddee' at Murshidabad. The East India Company established a Board of Revenue at Calcutta and the real loot of the country began. The officers of the East India Company who were poorly paid augmented their income by private trade. Their activities were chiefly directed towards the destruction of the flourishing cotton trade in the province and the late Mr. R. C. Dutt, Mr. William Digby and others have told the distressing tale how the Bengal cotton weavers were ruined. This was the occasion when political power was used by the East India Company for the destruction of the native industries and Calcutta being the trying-place of these adventurers naturally began to grow.

Of the oppression to which Indians were subjected William Bolts has left the following description :—

"With every species of monopoly, * * every kind of oppression to manufacturers, of all denominations throughout the whole country, has daily increased; inasmuch that weavers, for daring to sell their goods, and Dalfals and Pykars, for having contributed to or connived at such sales, have, by the Company's agents, been frequently seized and imprisoned, confined in irons, fined considerable sums of money, flogged and deprived, in the most ignominious manner, of what they esteem most valuable, their castes. Weavers also upon their inability to perform such agreements as have been forced upon them by the Company's agents, universally known in Bengal by the name of Mutehulekas, have had their goods seized, and sold on the spot, to make good the deficiency; and the winders of raw silk, called Nagaads, have been treated also with such injustice, that instances have been known of their cutting off their thumbs, to prevent their being forced to wind silk."

Warren Hastings' days were momentous in the history of Calcutta. The Regulating Act of 1773 introduced a new constitution under which Calcutta became the seat of the Governor-General of India—in fact capital of British India. Warren Hastings was a political genius and he it was who secured the British Empire in India. But during his days exploitation went on un-



THE BRIDGE

hampered and the people of the province were very hard hit especially by the severe famine which had devastated the country in 1770. But Warren Hastings believed in the adage "Live and let live" and was not willing to kill the goose that laid the golden eggs. That is why he established some educational institutions and the Supreme Court which may be looked upon as the forerunner of the modern High Court of Calcutta. Calcutta being the political centre of India was henceforward the place from where successive Governors-General directed British activities all over the country and wealth flowed into Calcutta from various parts of India including the Native States which were one after another brought under the sway of the British. Hastings finally broke the Mahratta power while Amherst paved the way for drawing wealth from the land of the Pagodas. Hardinge and Dalhousie broke the powerful Sikh confederacy of the Punjab. Each of these provinces contributed towards the growth of Calcutta—which began to be decorated by these rulers of India and the names of various streets and public places after them clearly indicate this.

Then came the Indian Mutiny in 1857. The East India Company from a body of merchants had developed into an administration and as the Company was always dividing its attention between administration and trade the general administration suffered and the British Parliament transferred the Government of India from the Company to the Crown. This was favourable for the growth of Calcutta and the forward policy which Bentinck had begun and Dalhousie had developed was further continued. The first University in India i.e., the University of Calcutta was established and the first of the more important railway systems i.e. the E. I. Railway was started in the fifties of the last century. Postal and Telegraph systems of improved type were also introduced and all these added to the importance of Calcutta. British trade in Calcutta made rapid strides along the path of progress. This is evidenced by the fact that the need for the Bengal Chamber of Commerce was felt as early as 1834 and the establishment of the Port Trust in 1870 afforded further facilities to the European exploiters. The continued growth of the city also necessitated the establishment of a municipal administration the beginnings of which were made as early as the year 1827.

Calcutta continued to be the capital of British India till the year 1912 when Lord Hardinge removed the Viceregal headquarters to Delhi—the grave yard of so many dynasties. There was a howl of protest from European merchants. But Calcutta's greatness has always rested not on its political supremacy but on its commerce and commerce could not suffer because of the fiat of a prancing proconsul. The commercial activities of the place have been steadily growing, so much so that Indian merchants and traders have felt the necessity of having their own Chamber of Commerce and thanks to the efforts of some enterprising merchant princes the Bengal National Chamber of Commerce was brought into being almost as early as the Indian National Congress—in the year 1887. Since then other Chambers have also been established.

Calcutta is now the seat of the Governor of Bengal. But its importance is still so very great that every winter the Viceroy pays a visit to Calcutta and resides in the Belvedere which was formerly the residence of the Lieutenant Governor of Bengal. Thus, like a few other buildings in and about Alipur has historical associations. Originally it was a countryhouse of Warren Hastings and was bought in 1854 for the residence of the late Sir Frederick Halliday the first Lieutenant Governor of Bengal.

Some of the public buildings of Calcutta are of historical importance and no account of the city would be complete without a reference to them. These buildings are mostly relics of the East India Company days and stand as reminders of the exploits of the adventurers who made Calcutta and in fact, the British Empire in India. To the Indian public they have an academic and historical interest but looked at from the political point of view they possess painful associations.

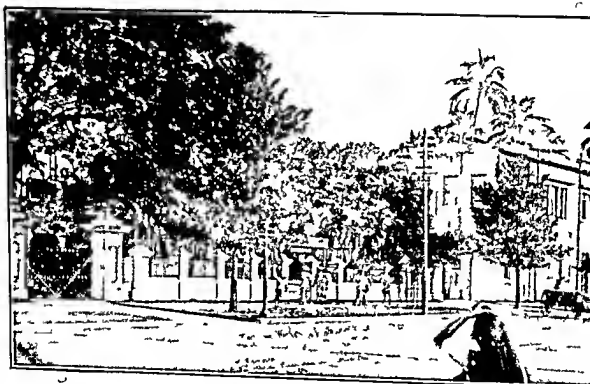
Alipur and its neighbourhood and Dalhousie Square are the chief places with these relics. Besides the Belvedere there is in Alipore the Thackeray House now used as the Bangalow of the Collector of Alipore connected with William Makepeace Thackeray the famous English novelist. Near by is the Hastings House a favourite residence of Warren Hastings later purchased by Lord Curzon and used as a Government guest house. Mention must also be made of the Kadderpore House situated on the Diamond Harbour Road near

St. Stephen's Church originally the country house of Richard Barwell—the friend and supporter of Warren Hastings.

Dalhousie Square is richer in historical associations. Not far from it stands the Government House which was built at a cost of 13 lakhs of rupees for the Viceroy. It is a beautiful structure with a lofty dome. To the north of Dalhousie Square is the godown pattern pile of buildings known as the Writers' Buildings used as the Bengal Secretariat. The buildings which originally stood here were used as the quarters of the writers of the East India Company. The Bengal Secretariat buildings were occupied by the Government of Sir Ashley Eden. To the north-east corner of the Dalhousie Square tank is the site of the supposed Black Hole tragedy and near by stands the Holwell Monument which is regarded by the people of Bengal as an attempt to commemorate a political myth. To the east of the Writers' Buildings is another place of historical importance. Here now stands St. Andrew's Church—the premier Scottish Church in Calcutta. Here was the old Supreme Court where Maharaja Nando Kumar—the first Brahmin who was hanged on a charge of forgery, was tried. Near by Dalhousie Square is Mission Row formerly known as "Rope Walk" where the civilians of the Company's days used to take their constitutional walk and from this walk others were kept out by a rope. Mention should also be made of the modern Fort William which was begun by Clive in 1757 and completed in 1773. It is built in the shape of an irregular octagon with six gates leading to it. The old fort was somewhere near Dalhousie Square and on its site stands the General Post Office and the Custom House. The present Fort is not open to the public but can be visited with the permission of the military authorities.

Another stupendous structure in the neighbourhood of Government House is the Town Hall. It is now temporarily used as the meeting chamber of Bengal Legislative Council and was originally built on the site of the residence of John Hyde one of the three puisne judges of the Supreme Court. Near by, in Council House Street, is St. John's Church. In its grounds lie buried many famous adventurers of the days of John Company. Close to it was the house of David Hare—a Scotch of revered memory, a philanthropist and an educationist after whom the neighbouring street is named as also one of the most flourishing schools in College Square.

Calcutta's monuments and statues which are mostly on the Maidan also form a part of the history of Calcutta. The most prominent monument on the Maidan known as the Ochterlony Monument is named after an English General of that name. It rises to a height of 165 ft. and one can command a magnificent view of Calcutta from its top. Among the statues there are those of Bentinck, Mayo, Lawrence, Lansdowne, Ripon. But it is in northern Calcutta, in College Square and similar other places that one could find some statues of really Indian interest. There is the statue of Pundit Iswar Chandra Vidya-sagar a name held in universal esteem all over Bengal. He was great as an educationist, a social reformer and a cultured Brahmin, who was proud of Indian culture and civilization. One of the colleges in Calcutta is named after him. In the compound of the Presidency College opposite the Square stands the statue of David Hare who, though a European, felt for the Indians. At the junction of College Street and Harrison Road is a statue of the late Kristo Das Pal whose activities in the social and political sphere in modern Bengal were considerable. The Cornwallis Square and the Beadon Square also contain the statues of some prominent Bengalees.



THE CHITTARANJAN SEVA SADAN

Economic Importance of Calcutta.

Men are apt to overlook the fact that Calcutta owes its present-day position to trade and commerce and it is fast becoming a manufacturing city too. True the seat of the central government in every country undoubtedly acquires a certain pre-eminence and attracts merchants and traders but the mere fact of its being the seat or winter-capital of Government cannot invest a city with the importance that attaches to a city like Calcutta. Mere Government employments and such other scopes for private employment, as are ordinarily available in a metropolis cannot sustain a population of well over a million. The amenities which life in Calcutta provides to-day imply a field of local taxation which it is hard for a city of purely political importance to expect to possess.

To one who visits Calcutta for the first time and goes about from one place of interest to another the economic aspect of the city may not be sufficiently impressive. But in any attempt to appraise the greatness of Calcutta, her economic activity must be realised as the most vital force behind her growth and sustenance. The magnitude of that activity will appear from a few simple figures. Through the port of Calcutta passes in and out merchandise worth 230 crores of rupees every year. The entire volume of this commodity is bought and sold in this city on landing at or prior to shipment from the port. An important caveat to this statement must be entered in favour of large shipments of tea to the United Kingdom which do not represent sales effected in India but merely consignments of the output of gardens to London where the offices of owning companies are situated. It is estimated that of the 25 crores worth of tea exported to foreign parts every year, goods of the value of about 15 crores are shipped unsold to London. The actual size of the trade of Calcutta is, however, much larger than what enters into its foreign and coastal trade. The jute mills around the city consume annually raw jute of the value of 35 crores of rupees. The major share of the output of Indian coal which is sold and bought in Calcutta for internal consumption every year

may be valued at 5 crores of rupees Indian raw cotton cotton yarn and cotton piece goods annually consumed by Calcutta and distributed up country through the Calcutta market every year may be valued at another 10 crores of rupees The products of miscellaneous Indian industries sold and bought in the city probably account for still another 5 crores of rupees Lastly, the food bill of the city may be regarded to run to 15 crores of rupees annually On ultimate calculation and after all allowances and adjustments have been made the total value of merchandise Indian and foreign entering into the trade of Calcutta for local consumption for distribution up country or for shipment abroad or to other Indian ports may be valued at the round figure of 300 crores of rupees per year It is noteworthy that in terms of currency even the wholesale trade is inflated many times over for the turn over of transaction in many trades is numerous

Calcutta's position of vantage is due to her strategic location from an economic point of view The heads of the English merchants who selected the present site of Calcutta had a shrewd sense of the economic possibilities of the new settlement Connected with the great riverian system of the Gangetic Valley and being at the same time within a short distance from the sea Calcutta naturally presented all the advantages which go to make a great commercial centre These advantages are as important even to day though railway transport has largely reduced the importance of rivers as means of communication The crux of the strategic *locale* of Calcutta from an economic standpoint is the navigability of the Hooghli from its mouth in the Bay of Bengal to the city The marshy jungle of the Sunderbans through which the estuary of the river passes renders the location of the city impossible to a point further down the river Thus a balance of two opposite considerations—the desirable proximity to sea and the undesirable proximity to the Sunderbans—was struck by the election of the present site for Calcutta Yet the navigability of the Hooghli was a problem which tortured both the public and the Government like a nightmare for near about three decades in the past century In the fifties serious apprehensions were felt that the river would gradually shoal up Schemes of barriers in the river bed were put up by experts and considered and if they were not acted upon it was because financially the projects were considered unprofitable Visions of a commercially

crippled Calcutta seized the public mind; speculation became rife, a private undertaking in the form of a limited liability company was floated to develop a city further down the river. The efforts of the Company resulted in the founding of Port Canning where it was anticipated in the alarmist atmosphere of the fifties, that the port of Calcutta will have to be shifted. Happily for Calcutta constant dredging of the river beds has averted what might have been an economic disaster to the city. In 1856 the maximum permissible draught of a vessel entering the port was 24 ft. In 1922-23, 31 vessels drawing more than 28 ft. of water navigated the river, the deepest draught being 30 ft. 4 inches. The public panic regarding a silted Hooghli died down by the eighties since when the maximum draught has been steadily on the increase.

Apart from the connection with the river systems of lower and upper India and the maximum permissible proximity to the sea, Calcutta enjoys a still third advantage with regard to location yielding great economic value. The city lies within 100 miles of the principal source of India's coal supply. By the nineties of the last century it definitely transpired that the richest Indian coal-field was well within a radius of 200 miles from the city. The first two physical advantages, which had made the marshy bank of Hooghli a port and an inland mart of considerable importance by the earlier decades of the last century, combined later with its easy access to coal-fields to turn Calcutta into an industrial centre of no less remarkable significance. Jute, cotton, flour, paper, chemical, engineering, seed-crushing, rice-husking and a number of other miscellaneous industries have sprung up in and around the city. It is unlikely that without the coal-fields so contiguously situated industrial localisation would have so completely resulted. In recent years a tendency has been noticed to shift industries away from Calcutta.

Calcutta, it has been already stressed, is the centre of economic gravity throughout the whole of the eastern as well as a good part of upper India. Even provinces other than Bengal have contributed largely to its economic development and sustenance. Of the output of the tea gardens of Assam, of the rich harvest of the paddy fields of Orissa, of the seed fields of Bihar and of the wheat fields of the United Provinces, Calcutta has always been the discharging point in the world's market. It is again the principal market through

which must pass the output of the coal industry of South Behar and of the scattered shellac industry of the lower United Provinces. The two export mineral trades, the mica of south Behar and the manganese ores from the distant C P are exported exclusively through the port of Calcutta. The part which the city plays in the export of Indian goods is well maintained in the import of foreign commodities. It is the main sluice of importation of foreign merchandise for the whole of eastern and upper India. Calcutta, therefore, is as important as a distributing centre as an export market.

But whatever may be the contribution of the neighbouring and other provinces to the economic life of Calcutta, it is certain that the jugular view of its prosperity is contributed by its home province alone. The jute trade of Bengal which by itself may be valued at over 125 crores of rupees, constitutes the most vital current of Calcutta's economic life. The white fibre acts as the determining planet in the annual commercial calendar of Calcutta. A depressed jute trade reacts directly on a number of large-sized import trades. With its prosperity, buoyancy and optimism generally prevail in the Calcutta market. It is certain that so long as the nations quest for a synthetic or natural substitute of jute bears no fruit, the economic importance of Calcutta in the international market will remain distinctive and unpaired.

The outstanding importance of a specific point in the economic life of eastern India has led to one important result. Calcutta has so outdistanced other cities of Bengal and the neighbouring provinces that they are unable to grow despite advantages and potentialities. In Bombay, Karachi is a fair rival of the capital of the province, in Madras, the new port of Vizagapatam bids fair to rival the chief port in upper India, Delhi fast competes with Cawnpore as an industrial and distributing centre. But Calcutta remains singular in its pre-eminence over other cities of Bengal and the neighbouring provinces. As matters stand to day, both the centrifugal and centripetal forces of Calcutta operate directly throughout the sphere of its economic influence. With remarkable exceptions, Calcutta directly taps all sources of supply of raw produce and so does it directly dole out the requirements of imported articles of necessities to each urban point of importance.



BUSY CALCUTTA

Background of Economic Calcutta.

The background of the colossal economic activity of Calcutta must be sought and found in the transport system and the port facilities of the city. Three different railways serve the commercial capital of eastern India, viz., the East Indian, the Bengal-Nagpur and the Eastern Bengal Railways. The East Indian which was the earliest system to serve Calcutta, as indeed the whole of India, had its first length of line opened for traffic on August 15, 1854. The system has since grown into the main arterial means of communication throughout northern India. It taps for Calcutta the bulk of the traffic from the Jharia and the Ranigunje coal-fields, the seed and pulse traffic of south Behar, the hide, skin, wheat and other grain traffic of the upper provinces. The Bengal-Nagpur was first opened for traffic later. As the East Indian starts from Calcutta and runs in a north-easterly direction through the fertile valley of the Ganges (the coal-fields being served mainly by chord) so the Bengal-Nagpur starting from Calcutta runs practically due west through the mineral districts of Chhotanagpur on the manganese mines of the Central Provinces and the cotton growing areas of Berar. The commercial traffic which the line carries to Calcutta is important. They are coal, pig-iron, manganese and cotton. The Eastern Bengal Railway which was originally opened by a private company earlier than as the Bengal-Nagpur, was acquired by the Government in 1882. This system as its very name suggests, connects Calcutta with northern Bengal and across the Padma (the main flow of the Ganges in Eastern Bengal) with the eastern districts of Bengal. The bulk of the inward traffic it carries to Calcutta consists of raw jute. Of the 5 crores of maunds of raw jute annually entering Calcutta, it has been estimated that 2.2 crores of maunds are carried by the railways and, for all practical calculation, by the Eastern Bengal Railway alone.

The terminal points of the East Indian and Bengal Nagpur Railways are the same. It is located in Howrah, on the western bank of the Hooghli. Extensive unloading facilities are provided within the goods yard of the Howrah station. Besides, numerous sidings lead traffic right on to the river jetties at

Howrah and to places further south on the same bank at Shalimar and Ramkrishnapur. Storage accommodation is provided in all these places close to the landing stages. The terminal point of the Eastern Bengal Railway is situated in Calcutta proper. Indeed Sealdah, the terminal station of the Eastern Bengal Railway, is directly connected with the Howrah station breadth-wise across the city by a main thoroughfare leading on to the Hooghli Bridge which links Calcutta with Howrah. For traffic carried by the Eastern Bengal Railway, the more important terminal yard is located in Ultadanga, further towards the north of Sealdah on the north-east boundary of Calcutta.

Though the railways are the principal carriers serving Calcutta, the steamer services play, by no means an insignificant part in maintaining the economic fabric of the city. Bengal was a much better navigable province two centuries back than what it is to-day. One of the obvious economic transformations that is writ large on the face of her recent history is the decadence of the river system, particularly in Western Bengal. The Hooghli has ceased to be navigable even for big inland steamers further up Calcutta, though so late as the close of the last century steamers regularly plied on this river for at least 50 miles above the city. The result has been that Calcutta has lost direct water connection with the Western districts of Bengal, Chhotanagpur and the whole of Behar and regions further up the Gangetic valley. As it is to-day, the only route for heavy tonnage inland steamers plying from Calcutta lies down the Hooghli and then through the tortuous creeks and estuaries of the Gangetic delta, leading finally on to the Padma. The latter is the high road of water transport in lower Bengal and connects up, through navigable currents, the whole of eastern Bengal, a good part of northern Bengal, Assam and a part of western Bengal and Behar.

It is obvious, therefore, that the inland steamers plying to and from Calcutta serve mainly the eastern districts of Bengal and as such, carry as their staple traffic, raw jute and rice from the interior. The two important services run are the Cachhar Sunderband and the Assam Sunderban and are controlled by Messrs. Kilburn & Co., and Messrs. Macneil & Co., of Calcutta. The latter service besides tapping the jute supply of eastern Bengal carries timber, seeds, lac as well as other forest products of Assam, in addition to the

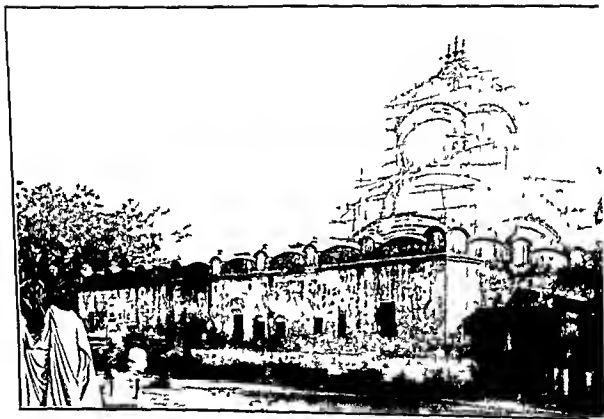
large consignment of tea from the upper districts of that province. A small fleet of tugs and carrying boats is owned by the East Bengal River Steam Service Company Ltd., a concern under Indian management, which has been running a profitable goods service for the last twenty years, though against tremendous odds. The combined contribution of the steamer companies to the trade of Calcutta, including the tonnage handled by country boats, was estimated in the year 1921-22 at 1.2 million tons against a total rail-borne traffic of 1.9 million tons for the same year. Figures for the later years are not available; but it is presumed that the proportion generally indicated for the year 1921-22 continues to hold good even to-day. It must be remarked here that in regard to raw jute, the river-borne-traffic is decidedly heavier than the rail-borne, the inland steamers bringing 2.2 crores of maunds and the country boats .6 crores of maunds annually to Calcutta.

It is impossible to picture the background of economic Calcutta without a description of the port facilities that are available. These facilities fall into three broad divisions viz. the Calcutta jetties situated on the left bank of the river to the immediate south of the Hooghli Bridge, the Kidderpore docks on the same bank of the river a couple of miles below the bridge and the oil wharves and depots provided at Budge-Budge which is about 20 miles below the Calcutta jetties. The Calcutta jetties which are the earliest facilities provided by the port authorities were built in the seventies of the last century. They consist of 11 berths, each of which provide quays, cranes, transit shed and ware-houses, either single or double-storied. These berths with one exception are used only for clearance of import cargo. The Kidderpore Docks though a later construction, having been opened in 1892, afford elaborate facilities for the port traffic. There are at present 18 general berths besides 100 coal berths. In them are handled the big foreign export cargo, the former being used for general produce and the latter reserved for coal shipment. On the opposite side of the docks are situated the hide godowns and tea ware-houses built by the port authorities. Close again to the docks at Kantapukur are situated the grain and seeds depots. These depots and ware-houses are of great value to the export trade. For, hide and skin, tea, grains or seeds which are intended for export are booked direct to Kidderpore or Kantapukur where the goods are unloaded and stocked irrespective of sales being effected

to shippers or freight being secured for movement. At Budge-Budge the port authorities provide facilities for the unloading and storage of petroleum. The King George's Docks are a huge undertaking now nearing completion.

A port facility of different character from docks and jetties is the Port Trust Railway. It runs along the river bank connecting the docks and the jetties with the former as one terminus and Chitpur as another. The latter is a point in the north-west edge of the city to which the Eastern Bengal Railway leads a short line in order to provide a yard for the handling of goods. The Port Trust Railway therefore, incidentally carries a good traffic of baled jute from Chitpore to the Kidderpore Docks. But it has to be borne in mind that this strand railway does not constitute the main approach to the docks. The problem of a railway connection with the Docks has indeed been a very difficult one to solve. For, a very large volume of the Docks traffic is carried by the East Indian and Bengal-Nagpur Railways. In the first place, these railways being on the western bank of the Hooghli, necessity arises for a through railway connection across the river. This is afforded by the Jubilee Bridge at Naihati, a point 25 miles north of Sealdah, connecting the East Indian Railway with the Eastern Bengal by a spur off Bandel on the former system. A southern section of the latter railway starting from Sealdah more or less encircles the city and bifurcating at a point to the south of Calcutta leads a branch to the Docks and another to Budge-Budge. Thus all the Docks traffic emanating from the B. N. R. and the E. I. R. are routed across the Jubilee Bridge and then moved on to the docks through Sealdah. The resulting pressure on the section of the E. I. R. from Bandel to Naihati and the section of E. B. R. from Naihati to Sealdah has been so great in recent years that a scheme has been sanctioned for linking up the E. I. R. and the E. B. R. at closer quarters and at points much nearer Howrah and Sealdah, namely at Bally.

It now remains to make a brief reference to the canal system around Calcutta. The Tolly's Nulla and Circular Canal provide waterways for the approach of country boats to Calcutta. Jute, rice and a number of other country produce from eastern Bengal are carried in these boats. The value of boat traffic serving Calcutta is by no means inconsiderable. It has been estimated that annually about 60 lakhs of maunds of raw jute are imported.



THE KALI TEMPLE

into Calcutta by country boats alone. The extensive rice-crushing industry situated on the Tolly's Nulla to the south of the city receives its supply of paddy almost exclusively from traffic borne by country boats. Beliaghata, a point on the Circular Canal near Sealdah, has grown into an important mart for sundry raw produce and is served largely by country boats. Economic Calcutta, modernised as it has been, still depends, in however limited a measure, on primitive methods of transport—a relic of Bengal's mediæval economic order.

Main Currents of Calcutta's Trade.

The most vital current in the trade of Calcutta is jute, just as the most vital current in the trade of Bombay is cotton. Tea and coal are two other important trades of the city. But none attain the importance of jute. Apart from the value of the commodity involved, there are several reasons which account for the superior importance of the latter. In the first place, both in tea and coal the commodity passes directly from the producer either to the shipper or to the consumer practically without the intervention of dealers or middlemen. In the tea trade in particular, the marketing is so well organised that the scope for dealers is almost completely ruled out. The absorption of a large quantity of the output of Bengal coal by a single buyer and the presence of producer shippers both in the coal and the tea traders naturally reduce the number of firms which are engaged in either of these trades.

To turn now to a description of the jute trade. Strictly speaking, the trade in jute is not one. At the least, it is one composite trade consisting of three distinct branches. There is, first of all, the raw jute which is consumed by the 87 Jute Mills of Calcutta. The raw material of the textile industry passes through what is known as the "Loose Jute" market of Calcutta. Next, there is the jute baled by hydraulic presses and made into units of standard size and weight for the purpose of shipment. This stuff passes through what is known as the "Baled Jute" market. Lastly the gunnies and hessians, the manufactured output of the jute mills, are traded in the Hessian Exchange.

A correct understanding of the loose jute trade requires a glance at the earlier stages of raw jute up country before it is despatched to Calcutta by rail, steamers or by the country boat. The production of jute is scattered over the whole of Eastern and Northern Bengal. Harvesting begins in June and the trade season for loose jute in Calcutta opens from 1st July every year. During the season jute is collected in about 100 up-country points known in the vocabulary of the trade as "Mokams." As the trade is organised at present, these Mokams form the link between the Calcutta market and the petty up-country dealers. In the Mokams, three classes of buyers operate; there

is the purchasing agency of the shippers who bale the goods in their own press houses in the suburbs of Calcutta, there are the big dealers who buy in the Mokams and sell direct to the mills or press house owners in Calcutta, and lastly there is a number of small "importers" who buy up-country and sell to any of the middlemen in Calcutta, a broker, a dealer or a speculative holder of stocks, but sometimes also to press-house owners. Besides purchases made in the Mokams, many up country dealers prefer to despatch their holdings direct to Calcutta to realise better prices here. Such goods as are mostly forwarded by steamers or country boats are landed at Hatkhola, a northern section of the city on the river side, where the goods sent on consignment are placed in one of the "Arhats" i.e. godowns. The keeper of the Arhat charges a commission on sales effected from his warehouse. As the stocks in the Mokams are only moved against sales, the market at Hatkhola provides practically the only ready stock of loose jute in the city. The prices of loose jute are quoted in maunds, though they are forwarded from the Mokams in units of heavier bulk, known as 'Kutchu Bales'.

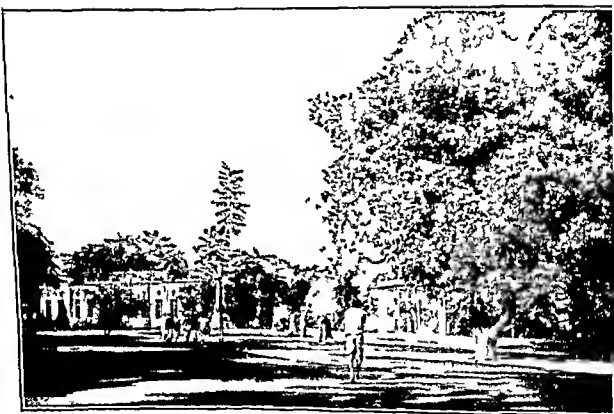
35 to 40 million bales of raw jute are annually exported from Calcutta. The bales for export, 400 lbs in weight and of standard bulk, are turned out by hydraulic presses. These press houses, about 40 in number, are situated in a northern suburb of the city. The baled jute, though the number of its original supplier and ultimate purchaser is limited, passes through many intermediate dealers. The standardised character of the commercial units, the clear delimitation of grades, the location of the press houses near Calcutta—all these favour extensive speculation in the baled jute trade. The gunny and the hessian trade is better organised than the baled jute. The mills sell only an insignificant part of their output direct to the shippers. As the practice is to day, the bulk of the jute manufacture whether gunny or hessian, passes through the exchange of the Gunny Trade Association. The mills place the stuff in the gunny market through one of their brokers and the shippers, who are the ultimate buyers of the goods, also buy in the market through one of their brokers. Sometimes it is the under broker who operates on behalf of the mill or the shipper but the goods in any event have to pass through the hessian exchange. Between the first seller and the last buyer the goods are bought and sold by a number of parties sometimes running to a dozen.

It may be pointed out in this connection that the hessian and the baled jute markets and the jute section of the share market act and re-act upon one another. The prices of baled jute, rise in sympathy with hessian prices and an upward movement of prices in the baled jute market sometimes results in a temporary spurt in the hessian prices.

A reference was made earlier in this chapter to the elements of speculation in the jute trades. This aspect of the trade is easy to explain. Jute is an agricultural commodity. Its demand being world wide, depends on various economic conditions in different parts of the world which may be disturbed at any moment. A short wheat crop in Australia or the ravages of an insect in the Cuban plantations will affect the demand for bags and thus ultimately of raw jute. As the demand is subject to variation its supply is extremely difficult to determine until after the season has sufficiently advanced. Two crop forecasts are issued by the Bengal Agricultural Department, the preliminary and the final. The one appearing during the second week of July and the other in the fourth week of September. But the Forecasts have so often been falsified and the behaviour of the monsoon is sometime so freakish that uncertainty always hangs round the available supply of raw jute at the late stages of the season.

In the hessian exchange also apart from what is legitimate trading taking place, an inner ring of operators gamble in fluctuation of prices. The *Bhittar Bazar*, as the gambling market of the hessian exchange is called, does not exhaust the scope for gambling operations connected with the gunny trade. At one time Calcutta was full of jute and gunny 'Baras' or 'Fatkas,' as they are called. In these places no delivery of goods was intended to be given or asked for, the operators being interested only in realising the difference of price at which fictitious commodities were bought and sold. In recent years a number of these Baras was dealt with under the Gambling Act.

It has been argued that the suppression of Baras, even though desirable, has robbed the jute and gunny trades of 'hedging' facilities. "Hedging" is the operation undertaken by a trader in a trade of fluctuating prices. It consists in selling or buying a contract dischargeable in future on the basis of spot prices of a commodity against a forward commitment for acceptance or delivery of the same commodity.



THE ZOOLOGICAL GARDENS

Next in importance to jute is the tea trade of Calcutta. Tea is largely an agricultural industry and belongs as much to the province of Assam as to Bengal. Careful manuring, draining and pruning are required to develop and maintain a tea garden in proper condition. The tea plants require 6 to 7 years before they are fully crop-bearing. Once the garden is developed, both the agricultural and the manufacturing operations become largely simplified. Plucking of leaves commences from May every year and from June onward the manufactured tea begins to reach Calcutta in chests of standard size and weight containing 80 to 100 lbs. of tea. Here all consignments of tea, whether carried by rail or steamer, are in the first instance placed in the tea warehouse at Kidderpore near the docks.

The most striking thing about the tea trade is its perfectly well organised marketing arrangements. Four firms of tea brokers handle the entire output of the tea gardens of Bengal and Assam. As the leaves are manufactured from the end of May, they are packed into the standard wooden chests and consigned to the broker of the garden at Calcutta. Each garden must of necessity, appoint one of these four firms as its broker who would place the tea at the auction. In the tea sale room near the Dalhousie Square takes place every Wednesday from the second week of June sale of thousands of chests of tea. The season lasts through some 30 sales until the month of February. The order of the placement of the goods by the brokers change in a cyclic manner from sale to sale. The prices are quoted per lb. and vary according to the grade, the most marked variation being determined by the *locale* of the producing garden. Bids are largely made on the reputation of the garden. But samples are also taken out from each consignment of tea sent by the garden.

The auction system in the tea trade makes a short work of its marketing organisation. As, moreover, each agency house controls a large number of gardens running sometimes to eighty, the whole trade is limited to relatively a small number of firms. Middlemen are singularly absent in the trade. A feature of interest regarding the trade is the method of finding the working finance for the gardens. Tea being an agricultural industry has a seasonal demand for disbursements to meet, as it has a seasonal supply of earnings to reap. When the annual auction sales are closed at Calcutta, the gardens enjoy a plethora of funds. After dividends have been distributed and amounts

carried to sundry reserves, little is left to the credit of the garden. The lean months, March to August, which follow, unfortunately coincide with the period when gardens must make heavy disbursements to prepare the soil for the next crop. Under the practice as it prevails now every garden arranges to tide over this difficult period by accommodation from the bank or some other financing agency on the hypothecation of the crop. Gardens, however solvent, would not think of carrying over funds from the previous years earning to find their working finance.

The coal trade is a trade of entirely different character from the tea. Its mainstay is the custom of the various State and company managed railways. Of the roughly 16 million tons of coal which are raised in the Jharia and Ranigunge coal fields and of which Calcutta is the principal market, a good 4 millions is annually purchased on account of the railways. The principal authority concerned, an officer of the Railway Board, has his office located in Calcutta. The purchases are not spread over the year but are fixed up in October, November and December. Notices inviting tenders are called for during this period and contracts for the supply of the whole year's requirements are placed with the coal firms. Next in importance to railway custom is the quantity of coal shipped from Calcutta both to Indian and foreign ports. The firms which control high production send cargoes now a days more often on consignment and as such despatch exclusively a mixed output of their own mines. Close on 3 million tons now annually pass through the Kidderpore Docks. A statutory machinery, the Indian Coal Grading Board, grades all coals offered for export and issues a certificate of good loading on inspection of the cargoes at the docks.

The requirements of the internal industries within the area served by the Bengal coalfields are most haphazardly met. The industrial consumers who have their offices in the city often arrange by direct negotiation with coal firms their supplies of coal. Brokers in the coal trade play a very insignificant part. With the present depression in the coal market, the merchants are finding their position gradually assailed by the producing firms who are trying to tap direct all up country markets.

The trade in bunker coal is of some importance, the aggregate tonnage involved bring about a million. Apart from the boats bunkered at the docks

and jetties, a large number is bunkered mid-stream. Facilities are offered by the East Indian Railway and the Port Commissioners at Howrah and Shalimar for loading bunker coal mid-stream. A section of the coal trade, which is at present trivial in size but bids fair soon to assume importance, is that relating to soft coke used for domestic purposes. Calcutta consumes annually domestic coke to the extent of 1,50,000 tons. This coal is sent to Calcutta from coalfields and are stocked in depots provided for the purpose at Sealdah and Ultadanga. The retailers of Calcutta obtain their periodic supply from their depots which are maintained either by the coal firms themselves or by depot-holders dealing in bought coke. Coal is allowed to remain stocked at the mines and it is only against order placed and on advice from the Calcutta officers that despatches are made to the destinations. Even the purchases of coal merchants are not drawn except against orders received from their buyers. The prices of coal are quoted per ton and are sold, with limited exceptions, F. O. R. colliery siding.

A trade of considerable size and importance is that in piece-goods. The section dealing in foreign piece-goods must be entirely kept apart from the section dealing in Indian goods. Regarding the former, the importing houses are in touch with wholesale distributors who maintain their *gadis* or offices mostly in Cross Street. The distributors enter into forward contracts with the importers 3 to 6 months ahead for the purchase of goods according to specifications given. It is also true that the importing houses indent, irrespective of orders received. In regard to the Indian goods, the *gadis* of the wholesale distributing agents are mostly situated in Pacha Gully. Here three kinds of agencies operate. Firstly, there are the agents maintained by the cotton mills themselves; secondly there are the commission agents who represent the mills and work on a commission basis with them; lastly, there are wholesale merchants who trade on their own account. Both the wholesale dealers of foreign and country goods are approached by the brokers of the Chalaniwallas or the forwarding agents of the up-country indentors. Here ends the link in the chain of distribution so far as Calcutta is concerned.

Besides the four trades described above, there are other trades of varying degrees of importance. But none is of sufficiently big size or presents a singular feature so as to merit specific treatment.

Financial Pivot of Calcutta's Trade.

The colossal aspect of Calcutta's trade and commerce may well lead one to overlook the mighty organisation of which the former are but outward manifestations. How easily we remain oblivious of the functions of the heart which sustains the whole organism of human beings! Who but one with the leanings of a scientist ever cares to think of the electro dynamo which illuminates the whole city? What wonder then that the lay public with minds completely engrossed with elaborate statistics regarding the trade and commerce of Calcutta, should startle to know that there is yet another story to be told?

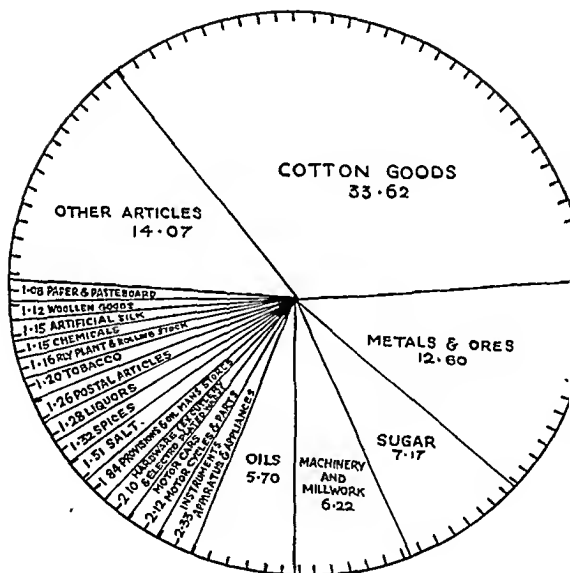
Behind the brisk trade of the city there is a series of financial institutions which furnish its life-blood, so to say. There is much of affinity among these institutions indeed, but still they have some especial features which impart to them a distinctive character. Thus there are the Exchange Banks having monopoly control over the finance of exports, but not infrequently they undertake to finance internal trade commonly reckoned as the exclusive privilege of an ordinary joint stock bank. The latter again, if confident of its strength, may at any moment encroach upon the forbidden area of exchange operations. It is idle, therefore, to attempt a classification on an exclusive functional basis. Only a pragmatic method can be followed to enable a systematic study and for this purpose a classification has been devised with an eye to the predominating characteristics of the various institutions into Exchange banks, ordinary joint stock banks, indigenous banking houses and insurance companies.

1. EXCHANGE BANKS.

The Exchange banks of Calcutta have their head offices situated outside India. As indicated above these banks do not confine themselves to exchange operations, and in fact they conduct ordinary banking business as well. It is not uncommon with these institutions to grant loans, and attract deposits. But still what differentiates them from ordinary banks is that during the busy season they deal principally in exchanges by discounting foreign trade bills.

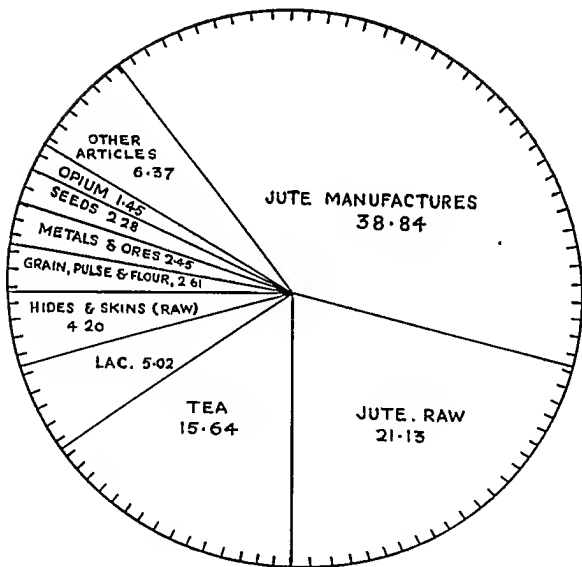
SEA BORN TRADE OF CALCUTTA

Percentage of proportion to total merchandise imported during the year 1927-28
IMPORTS



SEA-BORNE TRADE OF CALCUTTA

Percentage of proportion to total merchandise exported during the year 1927-28
Exports.



The Following Table Shows Comparative Importance of the Principle Articles Exported from Calcutta.

(From the year 1923-24 to 1927-28.)

	1923-24	1924-25	1925-26	1926-27	1927-28
	Rs.	Rs.	Rs.	Rs.	Rs.
Jute manufactures	42,12,07,758	51,60,82,933	58,74,43,517	53,06,70,413	53,46,83,543
Jute, raw	19,12,57,845	27,45,07,419	35,99,44,988	25,58,49,537	29,08,88,862
Tea	21,39,95,866	12,18,46,188	17,70,59,924	18,75,97,390	21,53,27,738
Lac	9,05,26,887	7,53,89,058	6,87,59,289	5,42,94,570	6,91,12,746
Hides and skins, raw	4,64,14,391	4,82,30,007	4,85,04,368	4,83,99,050	5,78,89,223
Grain, Pulse & Flour	6,78,10,156	7,78,66,207	3,83,69,914	3,23,01,263	3,59,64,814
Metals and ores	2,41,32,411	3,23,04,832	2,75,17,899	2,62,18,475	3,37,59,550
Seeds	6,47,81,004	5,64,06,280	4,32,50,300	2,61,35,138	3,15,67,839
Opium	2,66,30,636	1,47,22,355	1,93,36,715	2,11,84,000	1,99,08,000
Dyeing and					
tanning substances	62,69,607	48,05,607	47,42,054	48,56,384	80,75,983
Mica	78,48,579	68,92,287	91,08,376	93,57,403	78,91,700
Coal, Coke and					
patent fuel	22,00,839	37,49,617	34,72,371	80,70,293	76,36,572
Oilcakes	75,55,510	58,88,571	59,64,713	52,67,842	73,48,974
Cotton, raw	96,72,098	1,29,13,252	85,23,486	64,01,257	71,77,423
Postal articles	49,66,502	58,31,437	51,48,348	47,59,542	61,13,845
Manures	70,13,212	54,21,642	54,87,550	58,89,186	56,06,195
Hemp, raw	54,37,698	1,09,64,941	1,04,45,430	59,36,339	53,67,027
Woollen manufactures	33,85,147	48,17,956	35,76,773	33,27,438	46,57,789
Spices	24,97,751	26,38,626	36,73,809	27,58,907	39,12,369
Provision's and					
oilman's stores	28,35,832	27,81,739	26,85,065	28,53,173	27,19,688
Paraffin wax	5,84,855	6,58,801	8,75,744	26,41,612	26,06,090

	1923-24	1924-25	1925-26	1926-27	1927-28
	Rs.	Rs.	Rs.	Rs.	Rs.
Apparel (including hosiery, boots and shoes) ...	17,50,655	20,18,521	19,05,373	17,28,850	18,66,055
Kapok ...	11,95,074	12,80,455	15,77,373	19,51,116	16,32,602
Oils ...	21,75,335	22,22,804	21,63,817	11,82,623	13,99,665
Drugs and medicines	11,52,814	13,18,574	16,05,331	18,17,362	13,63,689
Instruments ...	2,18,223	2,63,684	10,07,113	12,79,792	13,41,455
Tobacco ...	14,09,932	24,39,272	11,52,007	5,00,539	13,33,798
Cordage & rope ...	9,01,980	9,36,506	10,77,604	13,17,241	10,82,734
Saltpetre ...	24,59,504	25,87,593	18,26,781	11,28,189	9,79,359
Bristles ...	7,97,164	9,16,911	7,96,458	6,73,691	7,63,488
Animals, living ...	4,25,482	7,48,057	6,85,892	7,67,682	7,26,962
Fruits and Vegetables ...	7,82,654	7,98,033	7,11,503	8,19,294	5,97,721
Leather ...	7,51,522	9,17,616	7,37,473	3,94,601	5,77,810
Folder, Bian and Pollard ...	5,52,431	5,93,479	5,22,251	4,79,966	5,18,848
Other articles ...	70,03,259	56,25,399	48,89,777	45,43,738	43,38,623
Total Indian Merchandise	1,22,86,00,713	1,40,93,80,659	1,45,45,49,487	1,26,33,53,896	1,37,67,38,779
Total Foreign Merchandise re-exported ...	98,21,537	69,46,315	56,90,092	56,09,610	70,95,822
Total Merchandise	1,23,84,22,250	1,41,63,26,974	1,46,02,39,579	1,26,89,63,506	1,38,38,34,601

Such hanks are more or less Jenusheaded institutions. Their operations either in this city or in the country of their origin have a relative significance. In discounting bills they have to tender ready cash, the value of the draft being realised by the head offices. With limited resources they can continue this process only when there is some compensatory process for re-imbursement. And this is facilitated by the bills discounted by the head office and collected by the local branch. Now as the supply of bills in either country depends on their respective exports of merchandise or the equivalents thereof, it is easy to see that the process of discount cannot be studied without reference to the conditions of trade.

The Exchange banks doing business in the city may conveniently be grouped under two classes. There are some banks whose local business is much limited, constituting even less than one-tenth of the total volume of their business. Notable among these are the following :

NAME OF THE BANK	ADDRESS OF CALCUTTA BRANCH	HEAD OFFICE
1 Yokohama Specie Bank	102/1, Clive Street	Tokyo
2 Bank of Taiwan	2/3, Clive Row	Taipei (Formosa)
3 National City Bank of New York, (formerly known as the International Banking Corporation)	4, Clive Street	New York
4 Nederlandsche Handel Maatschappij (Netherlands Trading Society)	8, Royal Exchange Place	Amsterdam
5 Nederlandsch Indische Handels Bank (Netherlands India Commercial Bank)	26/27, Dalhousie Sq West	Amsterdam
6 Hongkong & Shanghai Banking Corporation	31, Dalhousie Sq	Hong Kong
7 Lloyd's Bank (Cox & Branch)	101/1, Clive Street	London
8 American Express Company	4, Bankshall Street	New York
9 Thomas Cook & Sons (Partnership)	9, Old Court House Street	London
10 Grindlay & Co. (Affiliated with the National Provincial Bank)	6 Church Lane	London

The Banks which belong to the second category have their business conducted mainly in India. Below is given the names of the banks of this description :

NAME OF THE BANK	ADDRESS OF CALCUTTA	HEAD OFFICE.
1 Chartered Bank of India Australia & China Est 1853	111 Clive Street	London
2 The National Bank of India Est 1863	Clive Street	London
3 The Mercantile Bank of India Est 1893	8 Clive Street	London
4 The Eastern Bank of India Est 1910	9 Clive Street	London
5 P & O Banking Corporation (with which is affiliated the Allahabad Bank Ltd) Est 1921	1 Fable Place	London

Besides, there are two branches in Calcutta one of the Punjab National Bank and another of the Bank of India, Bombay, of which the Midland Bank and the Westminster Bank act as agents and correspondents respectively, in London. The Imperial Bank of India doing exchange business for its customers has also its London Office.

The various Exchange banks regard dealing in exchange as their primary function. Recently however they have assumed an aggressive character by undertaking ordinary banking operations. They enter into open competition with the branches of the Imperial Bank in the matter of financing jute operations. And in matters of loans and overdrafts even the ordinary joint stock banks have been threatened by lower rate quotations offered by these banks. For attracting deposits they offer more favourable rates than either the Imperial Bank of India or the Indian joint stock banks. The difficulty of such competition is rendered obvious by the fact that while they do not fight shy of extending the field of their activity the Exchange banks shrink at even the threatened prick of proposing any concession regarding Exchange dealings to any institutions besides the closely knit group. Their method of attracting deposits is followed by alarming repercussions on the whole money market. It serves to deprive the country of an enormous quantity of her fluid capital especially when the industrial and trade demands for it are most keenly felt. The spasmodic stringency of the money market is thus accentuated by these institutions controlled absolutely by the profiteering instincts of the foreign shareholders.

The rates of exchange are published daily in the leading journals except on Sundays and bank holidays under the head line 'Calcutta Money Market'.

Different sterling rates are quoted for Telegraphic Transfers and also for On Demand and Sight Bills having a tenure of three, four or six months. Quotations are also recorded in respect of the Currencies of France, America, Hong Kong, Shanghai, Singapore, Japan, Java and Germany. Cable quotations are published regarding the London-New York and London-Paris exchange. No uniform method is followed in these quotations. In some cases the practice is to state rupees in terms of foreign currency as in the case of New York, Hong Kong, Shanghai, Singapore and Japan. In such cases it is usual to quote the equivalent amount of rupees against hundred units of foreign currency. But there are instances, as in London and Melbourne exchanges, where the amount shown is the equivalent of one rupee. Thus while in the former the foreign unit is taken as constant, any change of relative value being reflected in the varying amounts of rupees quoted, in the latter case exactly the reverse method is followed. This difference may well create a confusion in the mind of a casual reader who may not discern the point that in these cases such general statements as "buy high" or "sell low" will not apply to both. In that case the quotations have to be reduced to a uniform standard as has been done in America.

The history of joint stock banking in the province of Bengal is a quite recent one, being barely a century old. The principle of corporate finance was first introduced into the country by the Agency Houses which carried on a mixed business. Their foremost concern was trade but they undertook simultaneously banking operations till the third decade of the 19th century. The state of affairs prevalent about this time among these institutions is admirably described by Mr. Thomas Bracken, a partner in the house of Alexander & Co. in his evidence before the Select Committee of the House of Commons. In relating the history of the Agency Houses Mr. Bracken said :—

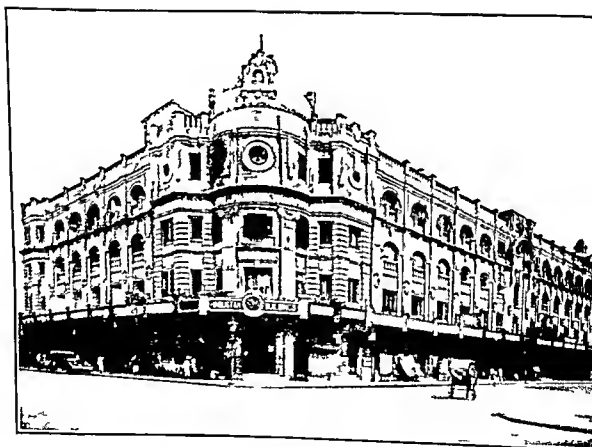
"The Agency Houses were chiefly formed of gentlemen who had been in the civil and military services who finding their habits better adopted for commercial pursuits, obtained permission to resign their situations and engage in agency and mercantile business. They received the accumulation of their friends in the Company's service. They lent them to others or employed themselves for purposes of commerce; they were in fact the distributors of

capital rather than the possessors of it. They made their profits in the usual course of trade and by difference of interest in lending and borrowing money and by commission. In course of time carrying on successful commerce many became possessors of large capital and returned to England having most part of it there. The Agency Houses became the usual depository of a great portion of the savings and accumulations of the civil and military services in India."

Although the Agency Houses were pioneer institutions in matters of corporate finance, the province could not be said to have received a fair measure of the benefits of joint stock banking. Not all the Agency Houses earned on the banking business, and those undertaking such business were seized with a spirit of reckless speculation which precipitated their ruin. They lavishly hazarded investments on various plantations and sought even to foster new undertakings like building business and dock constructions. The result was that when such speculative ventures failed the Agency Houses themselves were ruined and so it happened during the troublous period of 1829—33.

With the failure of the Agency Houses the development of joint stock banking suffered a setback, but there was an outburst of fresh activity in the middle of the last century when several new banks were started. These, however, could not thrive as they provoked the hostility of the directors of the East India Company who regarded dealings in Exchange as their exclusive monopoly. Till the end of the last century no new development was traceable beyond that some Exchange banks were started in London to conduct banking business in India. Thus throughout the 19th century, no real advance in banking was attained in the province.

With the Swadeshi movement a new era of activity set in and many large and small banks were established throughout India. Although the movement was general in character the city of Calcutta stood to gain by it directly as well as in an indirect manner. Big banking concerns, with head offices outside the province of Bengal, found it worth while to open branches in Calcutta where the volume of trade was found assuring for profitable application of their loanable capital. The local trade of the city turned this influx of money to good account and the process had a cumulative effect of attracting fresh capital.



HINDUSTAN BUILDINGS

Then there was a crisis. The spirit of speculation that was afloat about this period was responsible for starting many petty institutions and the bubble was threatened with a burst. These were put to a severe test by the crisis of 1913—15, and a lot of the mushroom banks were weeded out. But those which successfully came out of the ordeal had an easy sailing thereafter, and some of these have captured a large business in the city. The Central Bank of India which is the premier Indian bank has opened two branches in Calcutta. Below is given a list of Banks and branches (or Agenda) doing business in the city I

Class A—Banks having Capital and Reserve above 5 lakhs of rupees.
(Figures are in thousands for the year 1926)

Name of Bank	Paid up Capital	Reserve and Rest	Deposits and Current Accounts	Description
(1) Ajodhia Bank	300	479	557	Agency
(2) Allahabad Bank (Affiliated to P & O Banking Corporation)	35.50	51.36	10 06.12	Head Office
(3) Bank of India Bombay	1,00 00	87.46	9 88.70	Branch
(4) Benares Bank	11 25	6 39	72 98	Agency
(5) Central Bank of India	1 68.13	1,14 49	16 83 25	Two Branches
(6) Indian Industrial Bank (figures for 1922)	4 63	44	67	Head Office
(7) Karnata Industrial Bank	60 00	2 02	25 65	"
(8) Punjab National Bank Lahore	28 51	26 54	7,85 08	Branch
(9) Imperial Bank of India	—	—	—	Local Head Office and three branches

Class B—Banks having Capital and Reserve over 1 lakh but less than 5 lakhs of rupees.

(1) Bhowanipur Banking Corporation	1 25	2 85	26 50	Head Office
(2) Co-operative Hindusthan Bank	1 67	97	25 65	"
(3) Frontier Bank, Dera Ismail Khan	1 27	1 67	16 84	Agency
(4) Luxma Industrial Bank	1 65	43	5,25	Head Office
(5) Lyallpur Bank	1 67	2 71	19 83	Agency
(6) Mahajan Banking and Trading Company	—	—	—	Head Office.
(7) Oriental Bank	—	—	—	.
(8) Agricultural Improvement and Banking Trust	—	—	—	"

Generally speaking the functions undertaken by these banks are to develop the money power of the people and to finance the internal movements of trade. They attract deposits for which they pay 4 and 5 per cent. for fixed periods above six months and 2 per cent. on current accounts after stipulating for a minimum monthly balance. As there is no authoritative statement regarding the nature of their business certain presumptions have to be made. For that a close perusal of the balance sheets of these banks may prove helpful as they reveal the lines of business conducted by them. These are:—

- (1) Keeping current accounts, (2) receiving deposits, (3) discounting inland bills of exchange, (4) advancing money on securities and Government paper, (5) acting as agents, (6) issuing letters of credit, (7) undertaking the purchase and sale of Government Stocks and shares on behalf of their customers, (8) realising dividends for their constituents, (9) holding things for safe custody, (10) remitting money, (11) encouraging small savings.

Industrial banking in the city has yet much to develop. The Imperial Bank of India is prohibited to undertake finance of industries and the Central Bank of India has also taken exclusively to commercial banking. Other banks have followed suit and the enormous task of aiding industries has been left to only a limited number of banks. The Urban Co-operative societies have to a certain extent mitigated the difficulty in this respect, but the city still requires more industrial banks equipped with adequate financial resources.

In this connection the Bengal Provincial Co-operative Bank deserves special notice. It acts as the pivot of an organisation of credit societies, although it is capitalised on a share basis. Since 1922-23 the amount of its paid up capital as well as its deposits have more than doubled. The following table will be found to be of much interest as indicating the progressive state of affairs of the Bank.

(Figures are in thousands)

Year	Paid up share Capital	Deposits & Loans
1922-23	3,60	19,83
1923-24	4,57	31,17
1924-25	5,49	54,58
1925-26	6,98	66,88
1926-27	10,50	1,05,57

The loans of the Bank are granted exclusively either to the credit societies or to banks. It is, therefore, acting as a banker's bank being to a great extent responsible for the direction of a large part of the mobile capital of the province.

The position of Calcutta in respect of the volume of banking business cannot be fully comprehended without a reference to the Clearing House of the city. So far as the number of banks is concerned Bombay has gone ahead of Calcutta. But if the value of cheques cleared in both the cities be taken into account Calcutta may legitimately claim to occupy the premier position in India. Thus in 1926 while cheques of the value of 4,11,58 lakhs of rupees were cleared in Bombay, the Calcutta Clearing House recorded an amount which exceeded even double the figure of Bombay.

The indigenous bankers of Calcutta still occupy a unique position among the organised body of the financial institutions of the city. True, they are losing their pre-eminence being hit hard by the mammoth establishments of corporate finance, but till now they show no sign of speedy extinction. What assures them of a long lease of life is their traditional resourcefulness, and the nature of their business debars modern banks from making a headway in their sphere of activity. Very rarely they confine themselves to what is known as ordinary banking business. Their usual practice is to ply some other occupations along with their banking business, and of these investment in real estates is the most common.

To one who takes to the study of the indigenous banking methods of the city the name of the firm of Jagat Seth is recalled at once. The Seth merchant princes were the precursors of the existing banking houses, although there is striking dissimilarity regarding their importance and prestige. The political influence of the house of Jagat Seth during the Plassy days is well-known to the student of history. They granted loans to Nawabs and even financed long protracted wars.

The modern indigenous banker has none of the political influence wielded by his predecessors towards the end of the Moghul regime, but his economic importance may well be regarded as a vestige of the dominant powers enjoyed by the latter. The modern indigenous banker renders substantial aid to the internal trade of the province by financing it and thus plays an important role

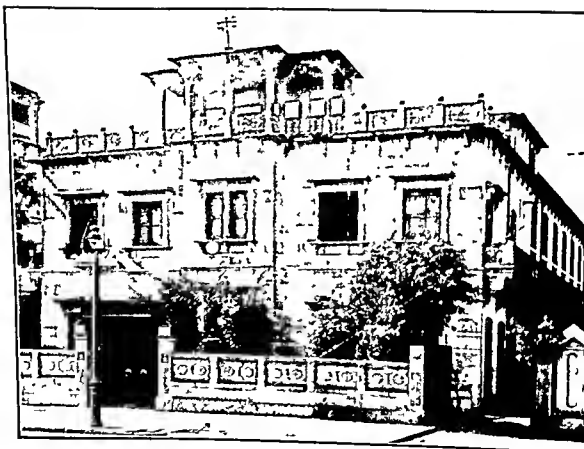
in the financial organisation of the city. He has lost some of his original virtues, it is true, but it is the inevitable result of the general transformation which Indian culture is undergoing through its contact with Western business methods. Viewing this phenomenon Sir Richard Temple remarked "the passing of the English law of bankruptcy has demoralised the native bankers of the presidency towns."

The indigenous bankers are traditionally conservative, carrying on their business on the same old lines as before. The competition of well organised joint stock banks have considerably weakened their position, but they are still thriving within the limited area of their business. They evince no keenness for adapting themselves to the altered circumstances of the present day, and no new ideals take hold of them.

The business of the native banker is purely a family concern—the families belonging to particular castes possessed of high business acumen. Some of these were immigrants in this city and have settled here for several generations. Their integrity is never questioned within the borders of the country, and their goodwill is in some cases recognised even abroad e.g., in Constantinople, New York and San Francisco.

The fathers of these families are what is known as the native bankers. To them are given various appellations, "Mahajan" is the name most generally used in the city. The father carries on the hereditary business and on his decease the business with its goodwill is handed down to the son. It is easy to see, therefore, that the continuity of the bank depends absolutely on the continuity of the family.

It is interesting to follow the methods adopted by the native bankers. They are cautious and also intelligent, and if they are wedded to a conservative mode of action, that has saved them from frantic speculation so often spelling disaster to joint stock banks of which the directors have not themselves to take the consequences of their commitments. The native banker carrying on a business on an individual proprietary basis is naturally inclined to maintain strict secrecy about the state of his affairs, but as a rule he is courteous to his customers whom he treats with intimacy and friendliness. Some of the big houses have agents at all the important trade centres of the interior, who are known as "Gomostas."



THE DOSE INSTITUTION

The system of accounts adopted by the native bankers is almost notorious for its simplicity. The "Mahajans" maintain only a memorandum book in which they keep their accounts, there being no elaborate system of double-entry book keeping. The "Gomostas" send periodical accounts of their work to the head office, wherefrom instructions are given to the former for guidance. The books and accounts are written in the vernaculars and they are audited by the bankers themselves.

The functions of the native banker are many though not so varied as those of the joint stock banks. His main business is to lend money, but in every case of accommodation granted he insists on furnishing security and takes care to see that the loan is adequately secured. Often he deducts the interest on the loan at the outset, and further stipulates for collection of the debt by instalments. One noticeable feature of the indigenous mode of banking is that the native banker attracts very little deposits. He is himself in the most affluent circumstances and so requires no urge to cater for other's money, although he accepts money and other valuables for safe custody. If his cash runs short he can easily avail himself of the discounting facilities afforded by the joint stock banks and dispose of some hundies in his holding. The hundies are instruments of credit being in essence internal bills of exchange. They are written in vernacular and there is a bewildering variety as to their form, execution, endorsement, negotiation, discounting and payment. There are several kinds of them having different tenures, and characterised by different legal incidents. These bills are drawn by traders against consignments of goods, and are bought by the "Mahajan" at a discount. If and when required these bills may be re-discounted by the big banking concerns. The "Mahajan" thus acts as an intermediary between the trader on the one hand and the joint stock banks on the other and is thus responsible for a large part of the finance of inter-provincial imports into as well as inter-provincial exports from the city. Foreign bills are very rarely discounted by the native banker. The total value of business done by the indigenous banks is difficult to ascertain, but in view of the fact that the value of the internal trade of the country far exceeds that of her foreign trade, it may be said to be considerable.

There is very little uniformity among the rates quoted by the native bankers; all depends on the stringency of the money market and the demand

for money. The "Mahajan" can offer very favourable rates on account of his financial strength and in the slack season he actually does so and even under-quotes the bank rate.

INSURANCE.

Of the financial institutions of Calcutta, the Insurance houses occupy a most prominent place. They far outnumber either the Exchange or joint stock banks and their enormous resources have enabled them to spread a network of branches or agencies throughout the country. Their business has of late assumed a multifarious character and the metropolis has offered to them facilities for almost all forms of insurance such as life, marine, fire, accident, motor, aviation compensation, marriage, fidelity, burglary and even horse

Life assurance is the most universal among all forms of insurance. The history of the Indian section of life assurance is a very recent one, the first institution being a mutual company which started business in the city in the year 1891. Since that year till 1906 there was a remarkable lack of Indian enterprise in the field of assurance. In the latter year, however, two companies were registered and these were followed by others in quick succession. And to-day the Indian companies appear to have progressed by rapid strides, for they have captured not only a large part of the business of the city, but have also attained enough solidarity to extend their business beyond it. The following table sets forth the names of the Indian Companies registered in the city, and also the years of their establishment.

NAME OF COMPANY	YEAR	ADDRESS
1 Hindu Mutual	1891	285/10 Bow Bazar Street
2 National Indian	1906	6 & 7 Clive Street.
3 National	1906	7 Church Lane
4 Hindusthan Co-operative	1907	6-A Corporation Street
5 India Equitable	1908	1 Lall Bazar Street
6 Bengal Mercantile	1910	24 Strand Road
7 Unique	1912	2 & 3 Lall Bazar Street
8 Light of Asia	1913	6 Old Post Office Street
9 Himalaya	1919	8 Dalhousie Square
10 Bengal Insurance & Real Property	1920	6 Hare Street
11 Calcutta Insurance	1924	

The Hindu Mutual Company is, as the name suggests, a non-proprietary concern. The rest of the companies have been started on a share basis and of these the Hindusthan Co-operative is the most progressive institution. It has been placed under a very able management and its Life Fund exceeds Rs. 69 lakhs. On the latest actuarial valuation of the Fund a surplus of Rs. 9 lakhs 50 thousand has been recorded. The Company has opened branches in Bombay, Madras, Nagpur, Patna, Allahabad, Delhi, Lahore and Rangoon, and does business even in far off British Baluchistan and East Africa. The National Insurance Company is another very big company and it has branches and agencies throughout India, Burma and Ceylon. Mention must also be made of the Bengal Insurance and Real Property which works on progressive lines.

Apart from those Life Companies registered in Calcutta, there are Indian companies which are doing business in the city either through branches or through agencies. Of these the prominent are the following :

NAME OF THE COMPANY.	AGENCY OR BRANCH.	ADDRESS
Oriental, Bombay	Branch ...	2 & 3, Clive Row.
Bharat Insurance, Lahore ...	Sub-Office ...	135-136, Canning Street.
Bombay Life Assurance, Bombay	Chief Agents Messrs.	
	Sen & Co. ...	29, Grey Street.
East & West Insurance Co., Ltd. ...	Chief Agents Messrs.	
	M Sen & Co. ...	84-A, Clive Street.
Empire of India, Bombay ...	Chief Agent, D. M.	
	Das & Sons ...	28, Dalhousie Square.
The General Assurance Society, Ajmera	Branch.	

But progressive as the Indian Life Companies are, they have to bestir themselves to yet greater activity. A vast part of the life business of the city is being regularly tapped by companies of foreign origin. The loss of business attracted by these companies cannot be viewed with equanimity, and some of these companies are already following aggressive business methods. These companies fall into two distinct groups according as their head offices are or are not situate in Great Britain.

Besides the Life Assurance Companies there are several Societies in the city which are doing kindred business. The societies are responsible for the

creation of funds for the benefit of the contributors. Among such institutions special mention may be made of the Bengal Uncovenanted Service Family Pension Fund, Bengal Christian Family Pension Fund and the Hindu Family Annuity Fund.

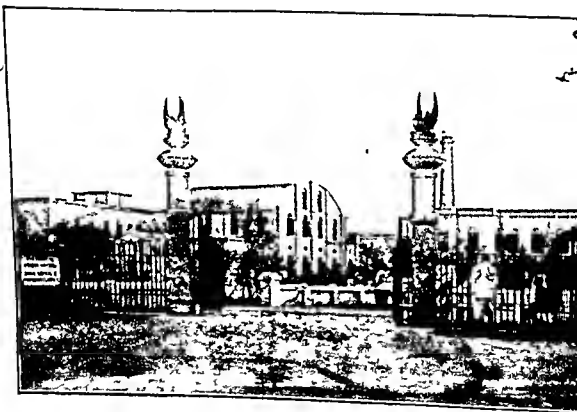
The Life business of the city constitutes but a fraction of the total insurance executed in Calcutta. It is difficult to ascertain the annual value of these forms of insurance but the number of the companies which have taken to such business and their financial resources go far to prove that insurance executed in the city for risks other than that taken on life is considerable. It is much to be regretted that except life business almost all the firms of insurance are under the practical monopoly of non-Indian concerns.

Next to Life, Fire is undoubtedly the most important among all forms of insurance in the City. As many as 34 Companies are plying a very lucrative business out of this form of insurance either through local branches or through agencies.

Motor insurance is a progressive business in the city. More than 23,000 private cars are plying in the streets of Calcutta every day and the taxi cabs number about 2,000. With larger use of these automobiles the insurance of motor cars is bound to prosper and already more than 17 companies have taken to this form of business. Progress hitherto attained by this form of business is indicated by the fact that the list of companies executing fire insurance are also those which have been carrying on a large business in respect of motor cars.

Insurance against accident is also rapidly growing in importance. About 18 Companies have been carrying on this business in the city although none depends exclusively on this form of business. As in the case of fire and motor all these companies are of foreign origin.

Marine Insurance of the city is probably more important than fire and undoubtedly it ranks above motor insurance. There are about 25 Companies either British or American which have monopolised this form of business the most prominent among which are the Fire Insurance Companies. These companies have thus been following the principle of mixed business.



THE BENGAL CHEMICAL AND PHARMACEUTICAL WORKS

The other forms of insurance business prevalent in the city are not so important as either of those mentioned above. Only 11 companies advertise "workmen's compensation" and 4 speculate on "fidelity". Insurance against burglary has attracted 8 companies and "aviation" risks are undertaken by only 2 while only 1 company guarantees the soundness of horses.

Local Government, and similar rights have been conferred on less important bodies like the Indian Jute Mills Association, the Indian Tea Association, the Indian Mining Association, the Marwari Association, the Calcutta Trades Association and the Indian Mining Federation,—the last, however, electing its member to the Council of Bihar & Orissa. Most of the Chambers and some important Associations are also represented in quasi-Government institutions such as the Port Commissioners, while seats are reserved for them on the Improvement Trust and the Municipal Corporation of Calcutta. Representation in other public bodies set up either to institute an enquiry or endowed permanently with advisory functions, is also of common occurrence. Among such bodies the Bengal Boiler Commission, the Bengal Smoke Nuisance Commission, the Coal Grading Board, the Indian Tea Cess Committee, the Board of Industries, the Industrial Unrest Conciliation Panel, and the various Advisory Committees of the railways serving the city, deserve special mention.

The representatives of the above associations being non-officials enjoy complete freedom of attitude with regard to any legislation or subject of debate which may come before the legislature or public institution as the case may be. And being, in most cases, men of wide knowledge and experience they ensure the soundness of legislation as also the thoroughness of measures proposed. Besides, it is usual for both the Imperial and Provincial Governments to obtain the views of the leading Chambers and commercial association before they embark upon measures which are likely to affect trade, every consideration being given to any advice tendered. Apart from the influence which they can bring to bear upon legislative and administrative authorities in the interest of their respective members these bodies render a unique service in so far as they constitute a clearing house of commercial intelligence.

With an understanding of these general characteristics of the commercial organisations of the province it will be easy to follow the constitution and aims of the principal associations separately. And for this purpose it seems convenient to classify them broadly into :—

- A. The Chambers of Commerce, and
- B. Other Commercial organisations.

Custodians of Calcutta's Trade and Commerce.

The principal non-official organisations connected with trade in the city of Calcutta are the Chambers of Commerce; of which the most noteworthy are the Bengal Chamber of Commerce with a membership preponderatingly European, the Bengal National Chamber of Commerce and the Marwari Chamber of Commerce. Closely connected with some of these and not infrequently employing the same secretariat or ministerial staff are several associations representing particular branches of trade such as the Indian Jute Mills Association, the Indian Mining Federation etc., although there are distinct organisations of similar type having no such intimate relation with any Chamber. There are bodies like the Calcutta Trades Association which represent almost exclusively European retail traders, besides organisations of recent growth like the Marwari Association which though representative of varied interests are hardly less distinguished in the domain of commerce. Mention must also be made of the newly formed Indian Chamber of Commerce.

The membership of most of these bodies is confined to the province or the city where their head-quarters are situated, but they maintain close touch with similar organisations at other trade centres. In the case of jute and coal, the associations connected with them are representative of the entire industry, though separate organisations have been set up according as the interests are mainly European or Indian.

These Associations and the leading Chambers of Commerce in particular, keep the bureaucracy apprised from time to time of the problems affecting the commercial development in India and, undoubtedly, perform important functions in focussing un-official opinion and representing commercial sentiment, the value of which is reflected in the recognition varying according to their status and traditions, which they enjoy at the hands of the Government. The Bengal and the Bengal National Chambers of Commerce have the privilege of electing a representative respectively to the Council of State and the Legislative Assembly. In the latter case, however, the privilege is enjoyed by rotation. These Chambers also elect representatives to the Legislative Councils of the

Local Government, and similar rights have been conferred on less important bodies like the Indian Jute Mills Association, the Indian Tea Association, the Indian Mining Association, the Marwari Association, the Calcutta Trades Association and the Indian Mining Federation,—the last, however, electing its member to the Council of Bihar & Orissa. Most of the Chambers and some important Associations are also represented in quasi-Government institutions such as the Port Commissioners, while seats are reserved for them on the Improvement Trust and the Municipal Corporation of Calcutta. Representation in other public bodies set up either to institute an enquiry or endowed permanently with advisory functions, is also of common occurrence. Among such bodies the Bengal Boiler Commission, the Bengal Smoke Nuisance Commission, the Coal Grading Board, the Indian Tea Cess Committee, the Board of Industries, the Industrial Unrest Conciliation Panel, and the various Advisory Committees of the railways serving the city, deserve special mention.

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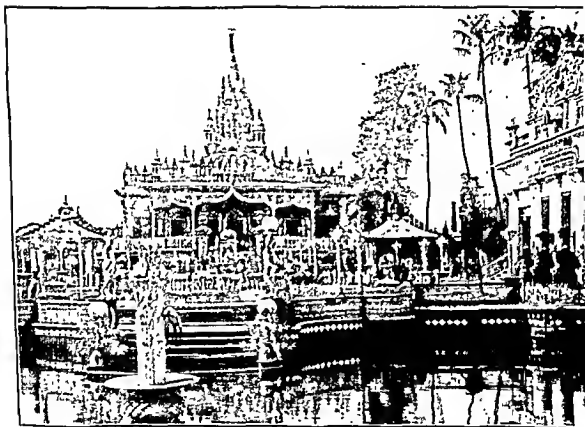
- A. The Chambers of Commerce, and
- B. Other Commercial organisations.

A.—Chambers of Commerce.

THE BENGAL CHAMBER OF COMMERCE.

The Bengal Chamber of Commerce was founded in 1834. Prior to 1893 when it was incorporated as a public company, the Chamber had been an un-registered association of merchants, bankers, shipowners, insurance companies, brokers and others engaged in commerce and industry. It now consists of more than 250 members and may claim to be representative of the European trade, commerce and manufacture of the city. It is managed by a President, a Vice-President and a Committee of seven who are elected annually by the members, and who conduct its business in accordance with the provisions of the Articles of Association. In addition to the work of the Chamber proper as represented by this Committee, there are several associations managed by the same secretariat staff, subject to the direction of the committees and sub-committees. Below is given a list of the associations recognised by the Chamber.

NAME.		JOINED.
Calcutta Wheat and Seed Trade Association	...	July, 1884.
Indian Jute Mills Association	...	Novr., 1884.
Indian Tea Association	...	May, 1885.
Calcutta Tea Traders' Association	...	Sept., 1886.
Calcutta Fire Insurance Association	...	July, 1888.
Calcutta Import Trade Association	...	Sept., 1890.
Calcutta Marine Insurance Association	...	April, 1891.
The Wine, Spirit and Beer Association of India	...	Decr., 1891.
Indian Mining Association	...	March, 1892.
Calcutta Baled Jute Association	...	May, 1892.
Indian Paper Makers' Association	...	May, 1895.
Indian Engineering Association	...	Decr., 1895.
Jute Fabrics Shippers' Association	...	Jany., 1899.
Calcutta Hydraulic Press Association	...	Decr., 1903.
Jute Fabric Brokers' Association	...	Jan., 1906.
Baled Jute Shippers' Association	...	March, 1908.
Calcutta Liners Conference	...	March, 1915.



THE JAIN TEMPLE.

NAME.

JOINED.

Calcutta Jute Dealers' Association	...	...	Octr., 1915.
Calcutta Hides and Skins Shippers' Association	...	...	Jany. 1919.
Northern India Tanners' Federation	...	...	April, 1919.
Indian Lac Association for Research	...	...	Octr., 1921.
Calcutta Accident Insurance Association	...	...	Sept., 1923.
Calcutta Sugar Importers' Association	...	...	Octr., 1925.
Salt Importers' Association of Bengal	...	...	April, 1927.

The Royal Exchange is a part of the Bengal Chamber of Commerce. It now consists of upwards of 1000 members, and the Exchange Hall, which is a prominent feature of the new building, is used by them daily as a place of meeting for the transaction of business.

An important branch of the work of the Chamber is the measuring and weighing of most of the principal commodities exported from Calcutta. For this work the Chamber has a special department—the Licensed Measurers' Department—which has been in existence for 45 years. It maintains a staff of 133 measuring officers including the Superintendent, Deputy Superintendent, four Assistant Superintendents and the Manager of the Head Office, who are responsible for the measurement and weighing of goods chiefly in course of shipment. The measurements recorded are used by the steamship companies as the basis upon which to calculate freights charged to exporters, and the weights are required chiefly by exporters for contract purposes. The number of packages measured during the year ended 30th June, 1927 was 81,67,128 and the number of packages weighed was 105,01, 623.

There is also in existence in connection with the Chamber a Tribunal of Arbitration for the settlement and adjustment of disputes and differences relating to trade, business, manufacture etc. The tribunal is manned by the members of the Chamber and proceeds in accordance with the provisions of the Indian Arbitration Act, 1889. Its awards may be filed by either party to a particular dispute in the Calcutta High Court and be made a decree of the Court. The Tribunal transacts a considerable volume of business.

The Chamber elects one member to the Council of State and six members

to the Bengal Legislative Council, and is also represented on the various public bodies.

THE BENGAL NATIONAL CHAMBER OF COMMERCE.

This Chamber which is the pioneer as well as the premier institution of the Indian commercial community was founded in 1887. Its origin has to be traced to the phenomenal development of trade towards the close of the last century when it was felt imperative that the Indian merchants should organise themselves on the lines of the European group. The latter had already established themselves in the fields of industry and commerce, and it became increasingly apparent that replete with valuable resources as the country was no substantial benefit would accrue to her people unless a distinct body was set up to represent and safeguard the national interests.

Accordingly the Bengal National Chamber came into existence, and the principal objects provided by its statute were to watch and stimulate the development of commercial enterprise in Bengal, and to protect the commercial interests of all persons trading therein; to promote unanimity and uniformity of practice among the members of the commercial community; to represent their views and requirements to the authorities; to arbitrate when occasion arises between parties willing to submit their differences to the decision of the Chamber; and generally to do all such things as may be conducive to the interests of the commercial classes of Bengal. The constitution has since been revised for enabling the Chamber to undertake greater responsibilities but the above functions have been retained unaltered.

The membership of the Chamber exceeds 300, including almost all the leading Indian commercial and industrial firms, and persons in every branch of the inland and foreign trade of Bengal. A considerable portion of the joint stock capital invested in the province in banking, insurance, steamer services, cotton mills, etc. is also represented. The Indian Mining Federation as well as the Association of Engineers, Bengal are affiliated to the Chamber.

The multifarious activities of the Chamber have amply justified its existence, having won to its credit its due share of recognition even at the hands of the Government. Thus in a letter addressed to the Reforms Committee

(Franchise) regarding the representation of Indian Commerce on the Legislative Council, the Government of Bengal observed :

"The Bengal National Chamber of Commerce is undoubtedly the foremost Indian Commercial body in the Presidency. . . ."

At present the Chamber elects one member by rotation to the Legislative Assembly, and two members to the Bengal Legislative Council. Besides, seats are reserved for its nominees in the following prominent public bodies :—

- (1) The Calcutta Improvement Trust.
- (2) The Calcutta Port Trust.
- (3) The Waterways Standing Committee.
- (4) The Calcutta Smoke Nuisance Prevention Committee.
- (5) The Government Commercial Institute Board.
- (6) The E. B. Ry. Advisory Committee.
- (7) The E. I. Ry. Advisory Committee.
- (8) The B. N. Ry. Advisory Committee.
- (9) The Central Cotton Committee.
- (10) The Provincial Cotton Committee.
- (11) The State Technical Scholarship Board.
- (12) The Board of Industries.
- (13) The Industrial Unrest Conciliation Panel.
- (14) The Medical College Visiting Body.
- (15) The Calcutta Society for the Prevention of Cruelty to Animals.
- (16) The Fire Brigade Control Committee.
- (17) The Railway Rates Committee.
- (18) The Local Immigration Visiting Committee, etc.

The Chamber has also the unique privilege of being the only Indian commercial body in Bengal, from which the Local Government, as well as the Government of India, have always chosen representatives to sit in the various Boards and Committees appointed from time to time, such as the Calcutta Port Facilities Enquiry Committee, the Howrah Bridge Committee, the Coal Transportation Advisory Committee, the Indian Mercantile Marine Committee, etc.

The head-quarters of the Chamber are at Calcutta, and its affairs are administered by an Executive Committee consisting of more than 20 members.

in addition to the President, the Vice-Presidents, the Hony Secretary and the Joint Hony Secretary and Treasurer. The office of the Chamber is at 20 Strand Road, Calcutta

THE MARWARI CHAMBER OF COMMERCE

This Chamber was established in 1900 with a view to develop and protect the trade, commerce and manufacture of India, and in particular that of Calcutta, to consider all questions relating thereto and to oppose or promote any legislative enactments relating to commerce in general. Its members have very large interests in the piece goods trade of the province, and their most important concern is to regulate the distribution of foreign imports of manufactured fabrics. The Chamber is generally consulted by the Government on matters of public concern as well as on all commercial matters. It is not affiliated to any other public or commercial body but undertakes arbitration work between parties willing to abide by its decisions, which under its rules, is not necessarily confined to business disputes.

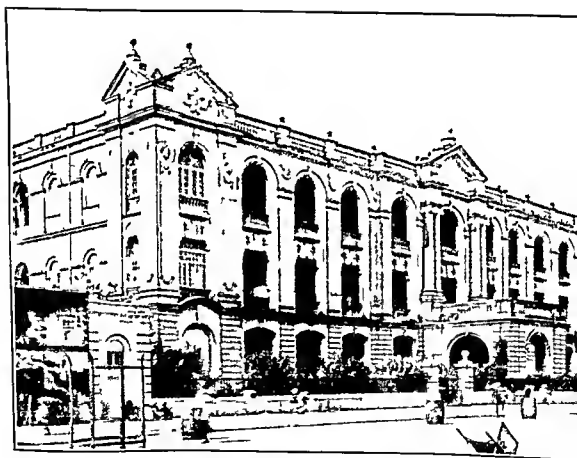
The number of members on the roll is about 1,500, the office is at Burrabazar.

THE BENGAL MAHAJAN SABHA

The Bengal Mahajan Sabha was established in the year 1905 with the object of promoting and advancing by all lawful means the trade, commerce and industries in Bengal. There are about 400 members on the roll. It represents varied interests, and its importance as a commercial body was recognised by the Southborough Committee. Several local mercantile associations in trade centres like Naiyanganj, Mymensingh, Bhairab and Jhalakati co-operate with the Sabha, and different important branches of Indian trade, such as salt, tea, jute, oil, shipping, piece goods, spices, coal, hardware, lime, country produce, etc., are represented in the body.

THE INDIAN CHAMBER OF COMMERCE

This is a very recent institution, having been established towards the end of 1925, with the object of promoting and protecting the trade, commerce and industries of India, and in particular, the trade commerce and industries, in or



THE SCIENCE COLLEGE

with which the Indians are engaged and concerned. There are about 200 members on the roll consisting mostly of Marwari and Bhatia merchants. The administration of affairs of the Chamber is vested on a Committee consisting of the President, two Vice-Presidents and 18 ordinary members.

The office of the Chamber is at 135 Canning Street, Calcutta.

B.—Other Commercial Organisations.

The Indian Jute Mills Association is essentially the same as the Jute Manufacturers' Association which was constituted in 1884, the name having been altered at a special general meeting in July, 1902, when the rules of the Association, as they now exist, were passed. The Association started with a membership of 19 which has since exceeded 50. The objects of the Association are to encourage and secure united feeling and action, to collect and classify facts and statistics, to open out new markets, if practicable, to fix points of custom, to standardise contracts, to obtain the removal of grievances, to arbitrate on matters of dispute, to communicate with public authorities or kindred associations generally to promote and to protect the interests of those engaged in the jute industry in all matters relating to it, especially in those touching the interests of the members of the Association, and to do all such other lawful acts as are incidental or conducive to the attainment of the above objects or any of them. All members owning or managing jute mills, or holding a power of attorney to represent them in India are eligible for membership.

The Association returns two representatives to the Bengal Legislative Council.

The affairs and funds of the Association are managed by a Committee consisting of a Chairman and four members who are appointed annually at a general meeting. The Secretary and the Assistant Secretary of the Bengal Chamber of Commerce are *ex-officio* Secretary and Assistant Secretary of the Association. The office of the Association is at the Royal Exchange, 2, Clive Street, Calcutta.

The Indian Tea Association, Calcutta was formed at a meeting of Calcutta tea agency firms in 1881, the object and the duty of the Association

being to promote the common interests of all persons concerned in the cultivation of tea in India.

The Association started with a membership of companies and estate owners representing a planted area of over 103,000 acres which has increased at the end of 1923 to 511,510 acres. Proprietors and Managers of, and agents for, tea estates (including limited liability companies) are eligible for election as members, all applications being dealt with by the General Committee.

The business and the funds of the Association are controlled by a General Committee consisting of 9 firms who are elected annually by the members of the Association. Each of the 9 firms elected nominates a gentleman to represent them on the General Committee, and the General Committee elect their own Chairman and Vice-Chairman. The Secretary and the Assistant Secretary of the Bengal Chamber of Commerce are *ex-officio* Secretary and Assistant Secretary of the Association which was affiliated to the Chamber in May, 1885.

The Association has since 1900 maintained a scientific department dealing with many and varied questions affecting tea cultivation, and undertaking the investigation of problems relating to the manufacture of tea. The staff of this department consists of a Chief Scientific Officer, and Entomologist, a Mycologist and three other scientific officers and the results of their investigations are published from time to time in the form of bulletins or monographs.

The Association nominates one representative to the Bengal Legislative Council.

The head quarters of the Indian Tea Association are at the Royal Exchange, 2, Clive Street, Calcutta.

The Indian Mining Association (founded in 1892) was the outcome of the activities of a Mining Sub-Committee of the Bengal Chamber of Commerce. The objects of the Association are to protect, by every legitimate means, the interests of those engaged in developing the mining industries of India, to foster those industries, to provide a ready means of arbitration for the settlement of disputes between mining proprietors and to take part in discussions affecting or having a bearing upon mines, their development or working, and for this

purpose to enter into communication with the Government and other public bodies.

All persons or companies engaged in conducting mining enterprises are eligible to be members of the Association. The Committee are empowered by the rules to appoint honorary members, but such members have no voting privileges. The Association originated with a membership of 13 which increased to 142 at the close of 1923. Practically all the European and a few Indian coal concerns in Bengal and Bihar and Orissa are members. The Association enjoys the privilege of electing a representative to each of the Legislative Councils of Bengal and Bihar and Orissa.

The head-quarters of the Association are at the Royal Exchange, 2, Clive Street, Calcutta, and its business is conducted by a Committee of seven members who appoint their own Chairman.

The Indian Mining Federation was founded in March 1913, and represents Indian capital in the coal mining industry of Bengal and Bihar and Orissa. Out of the 754 coal mines in the Ranigunj and Jharia coal fields, as many as 517 were till 1924 under Indian management. On the 1st of January, 1924, there were approximately 300 members on the roll. The object of the Federation is to aid and stimulate the development of mining industries in India and to protect and further the commercial interests of all persons engaged therein.

The Federation is affiliated to Bengal National Chamber of Commerce and may rightly be described as a powerful organised body being consulted by the Government of India as well as the Local Governments on almost all matters affecting or likely to affect the coal mining industry in India. It is widely represented on various public bodies and institutions, both of Bengal and Bihar and Orissa and elects a member to the Legislative Council of the latter province.

The head-quarters of the Federation are at 20, Strand Road, Calcutta, with branches in the Jharia and Barakar coal fields. Its affairs are administered by an Executive Committee of 13 members, assisted by a paid Secretary.

The Wine, Spirit and Beer Association of India was founded in 1892 with head-quarters at the Royal Exchange Buildings, Calcutta, to encourage and secure united feeling and action amongst shippers and importers, to decide

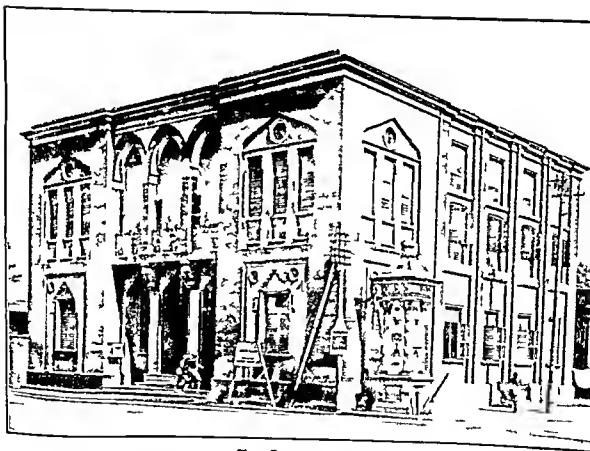
points of custom, to arbitrate in matters of dispute, to communicate with public bodies, authorities and kindred associations, to watch the operation of the Excise and Customs laws as they may affect the trade, and generally to promote and protect the interests of persons engaged in the wine, spirit and beer trade of India. The business and affairs of the Association are managed by a General Committee consisting of not more than 12 firms, of which 6 are residents in Calcutta, and are appointed annually at the general meeting held during the month of March each year.

The Jute Balers' Association was established in 1909 and incorporated in 1918 under the Indian Companies Act. It was founded with the object of providing facilities for Indian jute balers, shippers and traders, who are not admitted into the Royal Exchange, to conduct sales, to arrange brokerage and to protect and watch over their commercial interests generally. It collects and circulates statistical information, undertakes arbitration and endeavours to secure uniformity in the rules, regulations and usages governing the jute trade.

The affairs of the Association are managed by a Committee of four members with its office situated at 102, Clive Street, Calcutta.

The Calcutta Wheat and Seed Trade Association was formed in 1884 for the regulation of the Calcutta wheat and seed trade, to adjust disputes and generally to promote and protect the interests of the trade in Calcutta. The affairs and funds of the Association are managed by a Committee of five members consisting of a Chairman and four members who are elected annually at the general meeting of the Association. The offices are in the Royal Exchange Buildings.

The Calcutta Hides and Skins Shippers' Association was founded early in 1919, with the object of promoting and protecting the interests of those engaged in the hide and skin trade and of developing the trade in raw hides with the British Empire and the Allies. It also includes in its purview an examination of the best methods of flaying, preserving and curing of raw hides. Its membership includes all leading shippers in Calcutta and people up country shipping through Calcutta agency firms. It is affiliated to the Bengal Chamber of Commerce and its affairs are administered by a Committee consisting of a Chairman and four members, the



THE SAHITYA PAR SHAD

Secretary and the Assistant Secretary of the Chamber being *ex-officio* Secretary and Assistant Secretary of the Association. The offices of the Association are in the Royal Exchange Buildings.

The Indian Association of which the members are firms interested in the manufacture and export of lac came into existence in 1921 with headquarters at Calcutta. The office bearers consist of two Chairmen, a Deputy Chairman, and a Secretary.

With effect from 1st January 1922, a cess of four annas per maund on shellac and two annas per maund on refuse lac has been imposed the net proceeds of which are handed over to the Indian Lac Association for expenditure on research.

The Marwari Association of Calcutta is a non-political organisation founded in 1898 with the object of promoting the social, moral and intellectual as well as the commercial well-being of the Marwari Community.

The membership of the Association numbering about 300, consists of the principal Marwari business firms in Calcutta and other prominent men of the same community. Its membership covers all the various branches of trade, both inland, and foreign, in which the Marwaries are interested and its representative character is recognised by Government, its opinion being frequently sought on matters of general public interest and on questions affecting the Marwari community in particular.

The Association elects one member to the Bengal Legislative Council. The office-bearers of the Association, who are annually elected, consist of a President, four Vice-Presidents, an Hony. Secretary, a Joint Honorary Secretary, a Treasurer, an Auditor, and twenty-five Committee members.

The Chief objects of the Calcutta Trades Association which was founded in 1830 and incorporated under the Indian Companies Act 1882, are to encourage friendly communication amongst persons engaged in business in Calcutta, especially on subjects involving their common interests, to collect and circulate statistics and other information relating to retail trade, to consider all questions connected with the trade of Calcutta, and to promote or oppose any legislative or other measures affecting such trade; and further to arbitrate

in disputes between parties where the assistance of the Association in that manner is sought for.

For purposes of registration the membership of the Association which is confined to firms engaged in retail trade in Calcutta whether the proprietorship of such firms be vested in an individual, a partnership or a joint stock company is declared to consist of 100.

The administration of the affairs of the Association is vested in the Master, the Deputy Master, the immediate Last Master, the Treasurer and a Committee of six members elected at the annual general meeting and six appointed by the Master. All Past-Masters are also *ex-officio* members of the Committee, so long as they are members of, or are connected with, subscribing firms. The Secretary is the executive officer of the Association.

The principal officer of the Association, formerly styled President, has, since 1831, been designated Master. In 1834 the Governor General, Lord William Bentinck, acceded to a request contained in a memorial addressed to him that the Association should be recognised as a public body, with authority to address the Government when they desired and had sufficient and reasonable cause for so doing, and under subsequent administrations the status of the Association has continued to be recognised. The Local Government have not only done the Association the honour of submitting various matters of public importance for its consideration, but has also conferred upon the members the right of nominating a representative to the Legislative Council of the province.

The registered office of the Association is situated at 34, Dalhousie Square, South.

Calcutta as a Seat of Education.

That the Bengalee is nothing if not intellectual has been recognised by the unanimous verdict of the civilized world and some of the Bengalees have by their intellectual attainments acquired celebrity throughout the civilized world. Who has not heard of Sir Jagadish Chandra Bose and his wonderful researches in regard to plant life? Sir P. C. Roy by his chemical researches has attracted the attention of some of the most distinguished chemists of the day. Dr. Rabindra Nath Tagore as a winner of the well-known Nobel prize requires no introduction. And there is no greater name in the annals of modern education in Bengal, nay India, than that of the late Sir Ashutosh Mookerjee who was an intellectual prodigy.

It was on a memorable occasion that the late Mr. G. K. Gokhale warned the Government against pursuing a policy of repression in Bengal and said :—

“Knowing them—the people of Bengal as I do, I venture to predict that they will not be thus put down by force. The Bengalees are in many respects a most remarkable people in all India. It is easy to speak of their faults. They lie on the surface, but they have great qualities which are sometimes lost sight of. In almost all the walks of life open to the Indians the Bengalees are among the most distinguished. Some of the greatest social and religious reformers of recent times have come from their ranks. Of orators, journalists, politicians, Bengal possesses some of the most brilliant. But I will not speak of them on this occasion because this class is more or less at discount in this place; but take science or law or literature. Where will you find another scientist in all India to place by the side of Dr. J. C. Bose or Dr. P. C. Roy or a jurist like Dr. Ghose or a poet like Rabindra Nath Tagore? My Lord, these men are not mere freaks of nature. They are the highest products of which the race is regularly capable.”

It is not at all a matter for surprise that in these circumstances Calcutta should be the leading city in India in the matter of education—though in regard to one aspect of education *viz.* primary education Calcutta is behind some other cities in India such as Bombay and Madras.

The educational activities of the British began in Calcutta—though the policy of Education the Government followed in the past was a mistake. The first University in India was the Calcutta University—established in the year 1857. Even before the establishment of the University the Government had made an effort towards furthering the cause of education and the first name in this connection was that of Warren Hastings. Later it was Lord Hastings who set apart money for the cause of Indian education and in fact it was with this money that the Calcutta Madrasa was founded in 1820 and the Calcutta Sanskrit College founded in 1824. The Government had so long been directing their attention to the furtherance of Oriental studies and it was during the momentous days of Bentinck that the well-known controversy between the Anglicists and Orientalists began. The Anglicist view supported by Lord Macaulay triumphed in the long run. Some cultured Indians like Raja Ram Mohan Roy were for the introduction of the Western system and Bengali Hindus took kindly to English education. Some Europeans and Anglo-Indians, like Richardson and De'Rozio along with a band of English missionaries like Carey and Marshman who were out to India for the evangelisation of the Indian people, lent their helping hand and English education in India began to thrive. There is no doubt that these missionaries furthered the cause of English education and the missionary colleges in Calcutta like the Scottish Churches College (originally two colleges—the Free Church Institution and the General Assembly's Institution) and the St. Xavier's College have rendered remarkable service—though it must be confessed that the work of evangelisation also progressed favourably in the early years of the nineteenth century. It was with a view to check rapid invasion of Bengal by Christianity that the preaching of the monotheistic doctrine known as Brahmoism was begun in Bengal—just as a popular form of Hinduism became popular when the steady growth of Buddhism proved a menace to the Hinduism of the early days. The Bengali Hindus made rapid strides along the path of Western education whereas the Bengali Mahomedans, smarting under a feeling of resentment owing to the loss of their political power, adhered firmly to their old ways in education; and that is the reason why they are so much behind the Hindus in the matter.

Calcutta has a large number of educational institutions controlled by the University of Calcutta which is located in College Square.

The magnificent Senate House which is a majestic structure with a statue of the late Prosonno Kumar Tagore in the portico, was built in 1872 and the magnificent pile of buildings known as the Darbhanga Buildings where the University Law College and the University Library are housed were built up partially as a result of a munificent gift of the Maharaja of Darbhanga through the efforts of the late Sir Ashutosh Mookerji. Sir Ashutosh Mookerji is a name to conjure with. For it was he who gave the University the character of a teaching body. In the olden days though it catered to the needs of different provinces of India it was a federal university. There had been a long succession of enlightened educationists as Vice-Chancellors whose services to the University had been incalculable. These English educationists were men quite different from those to be seen in Bengal at present. Those men though not absolutely selfless, felt a keen interest in the welfare of the people of this country. The majority of present day European educationists however, import political considerations into their work.

In this connection some of the Indian names like those of the late Sir Goorudas Banerjee deserve particular mention. But it was the late Sir Ashutosh Mookerji who stood towering over the rest. Though as a busy judge of the Calcutta High Court he felt he lived for the Calcutta University and the wonderful development of the University in the establishment of the Post Graduate classes was solely due to him. He was a jealous guardian of the interests of the University and took a bold stand for fighting for the liberty of the University when the University became an unfortunate victim of bureaucratic vagaries. The conflict between the University and the Government began over the appointment of some patriotic men like the late Mr. A. Rasul who had become unpopular with the Government for their political activities. Who does not remember in Bengal the unholy tug-of-war between the University and the Government when Sir Henry Sharp sharpened his knife to kill the University. But a greater conflict was that between the late Sir Ashutosh and Lord Lytton the then Governor of Bengal. The following letter addressed by Sir Ashutosh to "Dear Lord Lytton" will live as long as the Calcutta University lives as a specimen of the fearless courage of Sir Ashutosh—

SENATE HOUSE,

Calcutta, the 26th March, 1923.

DEAR LORD LYTTON,

I am in receipt of your letter dated the 24th March which reached me on Saturday evening after I had returned home from the Convocation. I shall in my reply speak without reserve and hesitation as you have made most unjust and unmerited imputations on my conduct.

Before I record my views on your offer to re-appoint me as Vice-Chancellor and the conditions that accompany it, I shall deal with your remarks on my attitude towards the proposed scheme of legislation. I cannot reproduce here the contents of the correspondence which has passed between you and me on this subject, but it seems clear that you could not have refreshed your memory by its perusal before you criticised my conduct. You could not possibly have forgotten that in the letter which I wrote to you on the 4th November, 1922, after I had received a copy of the University Bill from Mr. Mitter, I expressed in unmistakable terms my disapproval of its contents and the principles underlying it. That Bill came upon me as an absolute surprise. Mr. Mitter, you might remember, asked for my personal opinion. In your letter dated the 8th November, 1922 you distinctly wrote to me that Mr. Mitter had told you that the Senate of the University had been consulted officially but that my personal opinion had not been invited.

THE EXACT OPPOSITE OF TRUTH.

This, as I intimated to you later, was the "exact opposite" of truth. This was followed by protracted correspondence and interviews with you in the course of which I explained to you my views up on the draft Bill. At length on the 11th January, 1923 you gave me permission to consult the Members of the Senate on the provisions of the Bill. At about the same time I received from you a copy of the Secondary Education Bill; all information regarding its contents, though repeatedly asked for, had been kept back by the Government from the University. The Senate, thus placed in possession of the two Bills, appointed a Committee to report on their provisions. Before

the views of the University could be formulated and communicated to you, you adopted, inspite of my earnest protests and the remonstrance of the Senate, an absolutely indefensible course. You forwarded the Bill or Bills to the Government of India with a view to obtain its sanction to introduce them into the Legislative Council. If you refer to the correspondence, you will find that I and my colleagues on the Senate made a desperate effort to convince you, that as the Bills were open to grave objections they should not be adopted as Government measures before full and searching enquiry. Our appeals and protests were totally disregarded. You now make a grievance that I have used every expedient to oppose your Government to arrest the progress of the measures.

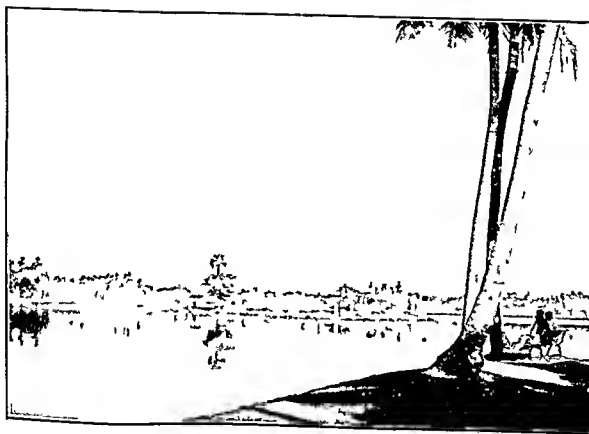
PERFECTLY CONSTITUTIONAL.

You complain that I have appealed to the Government of India and the Government of Assam. You will be surprised to hear that what I have done has been perfectly constitutional. In your letter dated the 11th January, 1923, you stated explicitly that I would be free to take what steps I pleased to discuss the Bill with the Members of the Senate. In my reply dated the 14th January 1923, I stated that in view of the importance of the questions raised, I had decided to give an opportunity to every Member of the Senate, to discuss the provisions of the Bills. The Senate, it may not be known to you, included His Excellency the Governor of Assam, the Member of the Council of the Governor-General in charge of the Department of Education, the Minister for Education in Assam and the Director of Public Instruction in Assam. The papers were forwarded as confidential documents to each of these gentlemen. If I had withheld the papers from them, they would have been entitled to make a legitimate grievance against me. If the result has been that they have formed an unfavourable opinion of the measures devised by your Government, and have taken such steps as they consider necessary and proper, you may regret it, but surely that is not a ground for complaint against me. You also make a grievance that I have appealed to Sir Michael Sadler. Your Government, notwithstanding my advice and the advice of the Senate, has unceremoniously rejected the recommendations made by the Commission over whose deliberations Sir Michael Sadler presided. If I have intimated this fact

to Sir Michael Sadler—a fact which has been a matter of public knowledge for many weeks—I did it in the best interests of the University and of the country. Again, you do not hesitate to assert that I have inspired articles in the Press to discredit your Government. This is a libel and I challenge you to produce evidence in support of the unfounded allegation.

CHARGES AGAINST GOVERNMENT.

You complain that my criticisms have been destructive rather than constructive. Yes, the criticisms have been destructive of the provisions of the Bills which appeared to me and to my colleagues on the Senate to be most objectionable, framed, as we did not hesitate to record, from a political and not educational standpoint. You seem to regret that our criticisms have not been constructive, but you have never cared to invite the University to frame a constructive scheme for the benefit of your Government. I have on more than one occasion, as you will no doubt recollect, offered to draw up a Bill with the assistance of my colleagues on the Senate and representatives of your Government—but I have received no response. You complain that I have hitherto given you no help. I maintain that I have constantly offered you my help and advice which, for reasons best known to you alone, you have not accepted. I have written to you letter after letter—even in the midst of terrible sorrows—commenting in detail on the provisions of the Bills. You have never cared to reply to the criticisms thus expressed. On the other hand, although I found from your letter dated 11th January, 1923 that you were convinced that the proposed amendments were, as predicted by me, impossible of accomplishment in an amending Bill, I discovered much to my surprise a few days later that you were determined to push on the amending Bill and send it up to the Government of India for sanction. Again, the Report of the Committee on the two Bills (which we took great pains to prepare) minutely criticised their clauses and challenged the ideal that lay beneath them. You have never recorded your opinion on our views. You have not even given me the opportunity to discuss the report with you. On the other hand, I cannot overlook that your letter to me dated 15th February, 1923, made it quite clear that you did not realise the gravity of the issues and you did not hesitate to express your impatience at the space that our criticisms occupied. I notice that



THE LAKE

you charge me with having misrepresented your objects and motives. I most emphatically repudiate this unfounded charge. On the other hand, it would be interesting to know whether when you stated to the Legislative Council that your "anxiety to consult the authorities of the University and to obtain their support as far as possible, was responsible for delay", you were already aware of the attitude taken up by the Government of India. If you have the courage to publish to the world all the documents on the subject and the entire correspondence which was passed between us, I shall cheerfully accept the judgment of an impartial public.

THE INSULTING OFFER.

I shall finally consider your offer to reappoint me as Vice-Chancellor subject to a variety of conditions. There are expressions in your letter which imply that I am an applicant for the post and I am in expectation of reappointment. Let me assure you that if you and your Minister are under such an impression, you are entirely mistaken. You ask me to give you a pledge that I shall exchange an attitude of opposition for one of whole-hearted assistance. You are apparently not acquainted with the traditions of the high office which I have held for ten years. I was first called upon to accept the office of Vice-Chancellor by that God-fearing soldier the late Earl of Minto. He did not bind me with chains but on the other hand expressly enjoined me to work in concurrence with the Senate in such manner as might appear in my judgment to be in the truest interests of the University. We had in fact many open conflicts with the views of the Government in those days; you will however be interested to know that at the Convocation on the 12th March 1910, Lord Minto referred to me in the following words: "Now that my high office is drawing to a close I rejoice to feel that the administration of this great university will continue to benefit from your distinguished ability and your fearless courage". During the time that Lord Hardinge was Chancellor of the University, we had many an acute difference with the Government and as Vice-Chancellor I never hesitated to express my disapproval of Government measures when they appeared to me to be injurious

to the interests of the University. Lord Hardinge had the generosity repeatedly to congratulate me on the bold stand we had from time to time made against the views maintained by his Government. When two years ago at the insistent request of Lord Chelmsford and Lord Ronaldshay I accepted their invitation to hold the post of Vice-Chancellor, I stated distinctly that I would spare no efforts to devote myself to the service of the University and to promote to the best of my judgment and ability the truest interests of my "Alma Mater" which have been always dearest to me. From the Conversation that I had with Lord Ronaldshay at that time, I discovered that no one appreciated more keenly than he the need and value of a thoroughly independent Vice-Chancellor. Let me assure you that this high tradition was not created by me. It was my privilege to work as a Member of the Syndicate with eight successive Vice-Chancellors during a period of seventeen years, before I was called upon to accept that post, and most, if not all of them were eminent men imbued with the traditions of the office from the time of their predecessors. Many of the occupants, ever since the days of our first Vice-Chancellor, Sir James Colvin, Chief Justice of the Supreme Court, have been men who had taken oath to administer justice in the name of their Sovereign. To them it would have been a matter of astonishment to be told that as Vice-Chancellors, they were expected to adapt themselves to the views of the Government, simply because it was the Government which had the appointment in its gift. I have, I maintain, scrupulously adhered to the cherished traditions of my office and it has never entered into my mind during the fast two years that I was seriously expected to adapt myself to the wishes of your Government. Surely, my attitude towards the policy adopted by your Government in the matter of University legislation has been quite familiar to you for some months past, and you have never before this ventured to convey a suggestion to me that my action as Vice-Chancellor has been unworthy of my office. I quite realise that I have not in the remotest degree tried to please you or your Minister. But I claim that I have acted throughout in the best interests of the University notwithstanding formidable difficulties and obstacles and that I have uniformly tried to save your Government from the pursuit of a radically wrong course though my advice has not been heeded. I am not surprised that neither you nor your Minister can tolerate me. You assert that you want us to be men.

ONE WHO CAN SPEAK AND ACT FEARLESSLY.

You have one before you, who can speak and act fearlessly according to his convictions, and you are not able to stand the sight of him. It may not be impossible for you to secure the service of a sub-servient Vice-Chancellor, prepared always to carry out the mandates of your Government and to act as a spy on the Senate. He may enjoy the confidence of your Government, but he will certainly not enjoy the confidence of the Senate and the public of Bengal. We shall watch with interest the performances of a Vice-Chancellor of this type, creating a new tradition for the office.

I send you without hesitation the only answer which an honourable man can send,—an answer which you and your advisers expect and desire. I decline the insulting offer you have made to me.

Yours sincerely,

(Sd.) ASUTOSH MOOKERJEE.

Sir Asutosh's another great achievement was the establishment of the Science College in Upper Circular Road with the generous donations from the late Sir Rash Behari Ghose and Sir Tarak Nath Palit. But for Sir Asutosh Mookerjee these donations would not have been available.

After the death of the late Sir Asutosh Mookerjee the Bengal Government got its chance to wreak its vengeance. The Government had been looking askance at the University for sometime past and that is why they had appointed the Calcutta University Commission. This body under Sir Michael Sadler recommended some very drastic changes—changes which were more or less unpractical in the existing financial state in Bengal. Yet the Government started in 1921 the University of Dacca which they have evidently spoilt by unstinted generosity while the financial resources of the Calcutta University were further crippled by the establishment of a University at Patna. It is difficult to admire the general policy of the Government in regard to education, for it has encouraged higher education at the cost of secondary and primary education—though the Government have done very little when we consider the purely non-official ventures in the cause of Higher Education. The Government colleges in Calcutta are : the Presidency College, the Sanskrit College, the Bethune College, the David Hare Training Col'

There is also the St. Paul's Cathedral Mission College in Amherst Street. It was founded in 1865 and housed in a building in Mirzapore. In 1908 the College was re-formed and removed to its present site where there are magnificent facilities for a residential institution.

There were other missionary colleges like the L. M. S. College in Bhowanipore and the Bishop's College in Ballygunge, but both these institutions have disappeared.

But it is the purely Indian venture in education that deserves especial attention. It is evident in the Vidyasagar College, the City College, the Ripon College, the Bangabasi College and the Asutosh College.

The Vidyasagar College formerly called the Metropolitan Institution founded in 1872 by the late Pundit Iswar Chandra Vidyasagar, after whom it is now called, represented the first Indian venture to impart University education. Luckily it has not fallen away from the ideals of its founder who was one of the makers of modern Bengal.

The City College was founded by the late Mr. A. M. Bose one of the greatest men in Modern Bengal. It was founded in 1879 and originally housed in Mirzapore. The founder of the College was a liberal Brahmo who hailed from Mymensingh in Eastern Bengal—where there is a branch of this College. The idea of the founder was to preach monotheism through this institution—but his was not a narrow outlook and the doors of the College were open to all.

The other great College in Calcutta is the Ripon College—which was originally established as a school known as the Presidency School and was raised to the status of a college by the late Sir Surendra Nath Banerjea who took the school over. It goes without saying that Sir Surendra Nath's connection gave to the institution a distinct political character and attracted students from all parts of Bengal.

The city is not without its arrangements for the higher education of girls. There is a Government Institution in Cornwallis Street known as the Bethune College—founded in 1849 by the late Hon'ble J. D. Bethune and Raja Dakshina Ranjan Mookerji. This institution like all Government institutions suffers from the political activities of the Government.

addition the Islamia College Of these certainly the Presidency College is the premier institution Founded in 1855 by the East India Company it has been the training ground of a noble galaxy of brilliant men whose contributions to the progress of Bengal have been wonderful It was originally the Hindu Vidyalaya founded by some enlightened Hindus under the distinguished patronage of Sir Edward Hyde East, Chief Justice of the Supreme Court in 1817 The present structure was built in 1872

It is needless to say that almost all the Government institutions are run more or less, on political lines but of these the Presidency College has, of late been the greatest centre of Government political activities While the Colleges in England are the training ground for politicians, politics here must be taboo! What is a virtue in English students is a vice in Indian youths! One cannot but deplore that the National Education movement started in the Swadeshi days has not been more successful

The Islamia College was founded as a denominational institution in 1924 and was formally opened by Lord Lytton There was no need for a denominational institution of this kind—especially because Muslim students get special privileges all over the province and the Dacca University has, to all intents and purposes, been a Mahomedan university But the Government was inspired by political reasons in founding this College

But for education in Calcutta private enterprise has done more useful work while missionary efforts have been admirable The foremost of these missionaries were the Scottish Presbyterians who began their activities in Calcutta as early as 1820, for it was in that year that Dr Alexander Duff founded the General Assembly's Institution But in 1843 the self same gentleman founded the Free Churches Institution Both the Colleges were amalgamated in 1908 under the name of the Scottish Churches College

Another important missionary College is the St Xavier's College founded by the Jesuit Fathers in 1860 in Park Street Though originally meant for Catholic Christians it has been thrown open to all and the teachers who are mostly missionaries of the Church have really been men absorbed in educational work The College maintains a very useful meteorological observatory

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There are two private enterprises for the training of girls and these are the Diocesan College and the Loretto House. To these must be added the Brahma Girls' School and the Victoria Institution which cater for the educational needs of girls.

In regard to secondary education Calcutta's arrangements are not bad—there being 8 High English schools in the city. Of these 7 are for the education of girls. In regard to primary education the Government have done practically nothing. It is the Calcutta Corporation under the Swarajist regime that first took up the problem of the city's primary education and decided to solve it. As a result many primary schools have been established and are doing useful work by imparting primary education free.

There is no doubt that there is scope for improvement in the system of education that prevails under the Calcutta University, though the Dacca system is even worse. But no change on healthy lines is possible so long as education is dominated by political considerations and is not freed from the demoralising influence and control of the foreign bureaucracy. Official domination over Universities is always dangerous and official interference has not been tolerated in the English Universities which are sometimes held up as models. Who does not know the story of that unfortunate English King James II who came to grief because he made an unholy attack on the Universities. The Government have no doubt recognised that it has been a great mistake with them to have allowed the University of Calcutta a limited measure of freedom. This has given rise to a political situation which is not very welcome from the Government's point of view and one may legitimately say that the Government are now anxious to retrace their steps and that is why they have deputed their men to draw up schemes with a view to change the educational policy.

It has been urged and probably not very wrongly that the Calcutta University has developed more of the literary aspects of education than anything else. This has been keenly felt and what the Government have failed to do has been sought to be achieved by indigenous enterprise. The provision of a Medical College and an Engineering College have afforded some facilities though by no means adequate to the students. The Calcutta Medical College has been the largest and oldest of its kind in India—if not in Asia. It covers an area

of 26 acres and has a big hospital attached to it. The following sections are attached to the hospital (1) the Medical College Hospital with 330 beds (2) the Eden Hospital with 103 beds (Maternity), (3) the Prince of Wales Hospital with 86 beds (4) the Eye Infirmary with 138 beds (5) the Paying Patients' Cottages with 12 beds, (6) and Cholera Wards with 20 beds, (7) the Ezra Ward with 20 beds for Jews. Besides the X. Ray Department there is an anatomical section where the first dissection of the human body in Calcutta was made in 1836. This Hospital was founded by Lord Dalhousie in 1852. But many of the Wards owe their existence to private endowments.

Close to the Medical College is the School of Tropical Medicine at the Chittaranjan Avenue founded in 1921. This institution undoubtedly helps forward medical education and offers medical relief through experts—who carry on research work here. There is also another Government institution for Medical Education the Campbell Medical School.

To any careful observer it will be apparent that even in the institutions for Medical Education in Bengal—there has been a steady effort on the part of the Government to keep the Indian element in the background—though there is no paucity of qualified men among the Indians. Even in the Congress of the Far Eastern Association which had its session in Calcutta last year the Indian section was nowhere. Partly this attitude of the powers that be and partly the need for meeting an ever-increasing demand have led to the establishment of indigenous medical institutions. The foremost of these is the Carmichael Medical College which is really the first non-official medical college in India managed by Indians. It has grown out of a Medical School founded by the late Dr. R. G. Kar, who has bequeathed his entire property to the institution. It is situated at Belgachia and is quite up-to-date in its equipments.

Another remarkable achievement which has been a purely national venture is the Jatiya Ayur-Vijnan Vidyalaya or the National Medical Institute. It came into existence in the year 1921 when on account of the non-co-operation movement a large number of students left the College controlled by Government. It has now two centres one at Manicktola and the other at Gorachand Road. Both the places are fairly well-equipped with instruments. A band of selfless workers from among the prominent practitioners of Calcutta are looking

after the institution and the school is doing all that is possible in the face of tremendous odds.

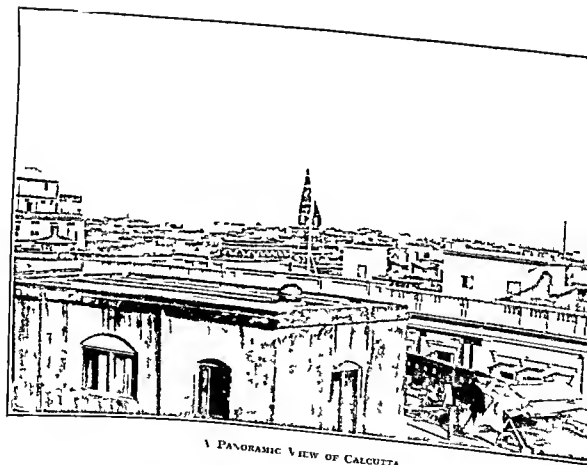
There are two institutions—the Astanga Ayurvedic College and the Vaidya Sastrapith which treat the Ayurvedic system of treatment.

After so many years of English education there is a strong feeling in the country that mere literary education will not do and there is need for technical education and vocational training. But in the matter of technical education the arrangements of the Government are far from adequate—their only institution being the Sibpore Engineering College which was established in 1880. This institution is recognised by the Calcutta University and teaches up to the B. E. standard. The limited accommodation at the College and the reluctance of the Government to expand technical education on more popular lines led to the establishment of the Bengal Technical Institute at Jadabpur which is the tangible result of the national education movement during the glorious days of Swadeshi. And there is no doubt that this institution has been doing very useful work.

Another Indian enterprise which has furthered the cause of scientific education is the Indian Association for the Cultivation of Science started by the late Dr. Mohendra Lal Sarkar. This science association which was established in 1876 has founded research scholarships and awards medals and organises occasional meetings for the reading of scientific papers.

Besides the educational institutions already noticed there are some other public bodies which have great educative value. The first and foremost of these is the Asiatic Society of Bengal founded by Sir William Jones, in 1784. Warren Hastings was its first patron. The bounds of its investigations according to its founder are “the geographical limits of Asia”. The Society organises monthly meetings and since its foundation its activities have been uninterrupted. Various original papers have been published in its Journal from time to time and the good work still continues. Various interesting Sanskrit, Hindi, Pali and Persian works have been among the publications of this Society.

The museum of this Society up to 1866 contained a fine collection of zoological and ethnological specimens. But they were ultimately offered to



A PANORAMIC VIEW OF CALCUTTA

the Government and they came to form the nucleus of the magnificent institution known as the Indian Museum. It is one of the most imposing buildings situated in Chowringhee Road between Sudder Street and the United Service Club. The present building was designed by Mr. W. B. Granville—Government Architect and was opened to the public in 1875.

The Museum which is open to the public daily, Sunday inclusive, excepting Thursday and Friday in each week, on which students alone are admitted, has three important sections viz., Archaeological, Zoological and Geological. It is under the control of the Government of India but locally managed by a body of trustees constituted under an Act of 1866. This Act also provided for the transfer of the Museum from the Asiatic Society to the Indian Museum on condition that the Asiatic Society should be housed in the Museum buildings. But the Society relinquished its claim for accommodation in consideration of some cash paid to it by the Government.

Along with the Indian Museum must be mentioned the Imperial Library which was originally housed in the Metcalfe Hall in Strand Road but is now at Esplanade. The Metcalfe Hall was built in 1836 and contained the museum of the Agricultural Society as well as a Public Library. It was Lord Curzon who really founded the Imperial Library in 1902 by the amalgamation of the old Calcutta Public Library with the Government of India Home Department Library. The Imperial Library is a great advantage to the public especially the student community and it is not at all a matter for surprise that when sometime back it was proposed to transfer it to Delhi, like the Imperial Records Department, there was indignant protest from the public. The idea of transferring the Library to Delhi has been dropped but the Imperial Records are being removed.

Mention must here be made of an important institution—the Bangiya Sahitya Parishad or the Bengal Academy of Literature which stands on a piece of land in Upper Circular Road—the gift of that generous landlord Maharaja Sir Manindra Chandra Nandy of Kashimbazar, who has spent more for education in and out of Bengal than any other man—Sir Rash Behari Ghose and Sir Tarak Nath Palit not excepted. The Parishad is modelled after the Asiatic Society and keeps itself busy with research work. It has a fine

collection of things of antiquarian interest and possesses a separate museum named after the late Mr. R. C. Dutt. The bounds of its investigations are the geographical limits of Bengal and it testifies to the new spirit in Bengal inducing its scholars to prosecute research work in the realm of its history. The work of the Parishad has evoked enthusiasm in many scholars and one of them Kumar Sarat Kumar Roy of Dighapatiya has established a museum at Rajshahi exclusively for archaeological finds in North Bengal.

The Bose Institute where Dr. J. C. Bose conducts his epoch-making researches deserve especial mention.

The Victoria Memorial buildings on the Maidan on the site of the old Presidency Jail where Moharaja Nundō Kumar was confined before he was hanged, contain a respectable collection of paintings, etc., collected from all over India. The majestic building of white marble was the idea of Lord Curzon and was sought to be made the 'Taj Mahal' of British India. But it cannot approach the Taj at Agra in architectural beauty and splendour. It is certainly an institution which has some educative value.

The Alipore Zoo planned by Sir Richard Temple was opened by King Edward VII, the then Prince of Wales in 1876 and has a fine collection of animals. Besides being a centre of interest for students of zoology, it is an attractive show for the ordinary visitor to the city.

For the students of botany the Botanical Gardens at Sibpore afford great opportunities. Beautifully laid out, these Gardens were founded in 1786 by Col. A. Kyd among others. The Gardens which cover an area of 272 acres contain a valuable botanical library.

The Alipore Observatory is also a very useful institution and considerably furthers the cause of education. The Observatory possesses a transit instrument and gives mean Calcutta time to the Port and the shipping. Daily summaries of weather conditions are issued and in times of inclement weather they are very useful.

Another educational institution which should be mentioned is the Calcutta School of Art which is situated to the southern end of the Indian Museum. It was originally started as a school of Industrial Art in 1854. It teaches litho-

graphy, wood engraving, free hand drawing and painting in oil and water colour. This is an institution managed by the Government and must be distinguished from the Society of Oriental Art which will be noticed in another section.

It is true Calcutta affords good opportunities for education but owing to the vagaries of the Government people have not always been able to take full advantage of its educational institutions. The whole system of education in Bengal needs overhauling and attention should be paid to make it move on more practical lines. But that is a development which is well nigh impossible without self-government, which alone can foster national education.

Calcutta as a Political Centre.

Calcutta's place as a political centre is very important, for, ever since the inception of modern political ideas in India, Calcutta has all along given the lead to the rest of the country. There cannot be any doubt that the present political India is a result of English education in this country. Though there were germs of self-governing institutions in ancient India in what is known as the Panchayet system and the village communities and there were republics in India when Buddha lived and died, yet the political sense which attaches so much importance to franchise has come from the West and the present demand for Parliamentary institutions is, to a large extent, inspired by English education and due to our British connection. In these circumstances it is natural that Calcutta which was the first to adopt English education was the first also to develop the modern political sense. Thus English education brought with it political life and Charles Metcalfe, by giving the Press a certain measure of freedom, helped forward the growth of the political sense. Though the English Press had begun its career long before the Vernacular Press in this country—the spirit of criticism was abroad among educated Indians as early as the middle of the nineteenth century. The determined attack on the indigo policy of the Government during the momentous days of the Indigo disturbances in Bengal was born of this spirit. The vigorous manner in which Indians criticised the Government in the columns of the 'Hindu Patriot', the 'Bengalee' and the 'Reis and Rayat' may be traced to the same cause. The attitude of the Vernacular Press was disliked by the Government and it was in the seventies of the last century that Lord Lytton forged the infamous Press Act for curtailing the liberty of the Vernacular Press for in those days it was simply unthinkable that the relentless policy of British exploitation in this country should be resisted by Indians in this country.

And it was not easy to find men like Sir Charles Stevens, once Lieutenant-Governor of Bengal who realised the position of the Indian Press and said — "The position of the Native Press must necessarily be peculiar. It must, from the nature of things, be always in opposition. If we found a Native paper

constantly expatiating on the blessings of English rule, on the unmixed advantages of Western civilisation, and on the administrative and private virtues of English officials, we think, we should not respect the editor or his staff the more for it; we should think him a hypocrite who was playing what he considered to be a paying game. * * * * * We must, therefore, look to Native writers for criticism of Government measures and of Government servants."

It was really a group of educated Indians who had been to England for their education who had by their sojourn in England discovered how in this country an invidious distinction was made between Europeans and Indians by the Government, how the Indians were treated as helots in their country. And it was this discovery that gave rise to deep discontent in the educated class. Mr. A. O. Hume designed the Indian National Congress as an effective "Safety Valve" for this discontent and the idea was welcomed. The object of the Congress as understood then was to enable educated Indians to say from time to time what reforms they wanted in the administration. Calcutta has since then been the venue of the Congress several times,—which however was not very seriously treated by the Government. Indeed the resolutions of the Congress in those days were treated as pious wishes and those who attended the Congress also took it as a holiday gathering. Nevertheless the Congress moulded the political life of Indians unconsciously and further spread of English education led to portentous developments.

The atrocious Imperialism of Lord Curzon provoked Indians to further action and a new school of politics arose in Bengal under the leadership of men like Upadhaya Brahmabandhab, Sriyut Aurobindo Ghose and others. These patriots who held as precious the ideals of Mazzini, and Garibaldi—the makers of Modern Italy—developed an intense love for their country and had faith in their own countrymen. These were the men who were prepared for any sacrifice for fighting against the bureaucracy—which began a ruthless campaign of repression by making an application of the rusty weapons of repression like the Regulation III of 1818 and similar measures. The popular feeling against the injustice of the Government found expression in the well-known movement known as the Swadeshi, and Lord Curzon helped forward the growth of public feeling by the Partition of Bengal. Indeed the period between 1905

and now is a period marked by thrilling incidents in Bengal and heartless persecution of the people by the Government. The story of the Rowlatt recommendations and the reactionary legislation which the Government hurried through the so-called Legislatures in the country need not be told here, for they are so well-known. But Bengal has bravely faced them all.

During the German War the policy of the Government was slightly different. Naturally as they were busy in Europe they had to pat the Indians on the back and held out rosy hopes to quiet them. India liberally helped the allies with men and money. But the bureaucracy was once more itself after the war. Then came the so-called Reforms known as the Montford Reforms. Grievous wrongs were inflicted on Indians in the massacre of Jallianwalabagh, which really brought Mahatma Gandhi into active politics. He started his non-co-operation movement and Calcutta gave its response most readily and cheerfully. Nay Calcutta did more. It was in the momentous year 1921 that the late Deshabandhu Das—one of the foremost men in the Calcutta Bar cheerfully gave up his practice and put a new life into the people of Bengal—nay of India. Thousands of young men were then locked in jail by the unsympathetic Government and everybody suffered cheerfully along with their great Master. What the late Deshabandhu Das has done for the nation cannot be described here and it would suffice if we say that he brought about a revolution in the popular mind. But his greatest achievement was the establishment of the Swarajya Party even in the face of the opposition of some leading Congressmen popularly known as No-changers. The Swarajists in Bengal swept the country at the polls during the general election when it was decided that the Sawarajists should enter the Councils and the Legislative Assembly and make Government by the bureaucracy impossible. The late Deshabandhu Das fighting against the powerful British Government exposed the hollowness of the so-called Reforms which the Government have tried to work with the help of the Moderates. He succeeded in destroying dyarchy. The Government had recourse to administrative laws when they failed to fight openly and locked up a number of brilliant young men in Bengal including Mr. Subhas Chandra Bose and Mr. Satyendra Chandra Mitter. But even from within the prison walls they exerted a marvellous influence over their countrymen, for, they were returned to the Legislatures during the last general election.

Calcutta's contribution to the political life of India has been considerable. It was in Calcutta that men like Mr. W. C. Bonnerjee, Mr. Monmohan Ghose, Mr. A. M. Bose, Mr. Surendra Nath Banerjea sprang up in the early years of India's political development and it was Calcutta that found men like S. J. Aurobindo Ghose and the late Deshabandhu Das—the crowning figure of all. Even among Moderate politicians Calcutta has had its quota. There were Lord Sinha and Mr. S. R. Das and there are still a few men like them in Modern Bengal. Among the Mahomedans Calcutta found an important politician in the late Mr. A. Rasul who never sold his country for a mess of pottage, and to-day the Swarajya Party claims as its members a number of Mahomedans.

The development of political life in Calcutta has been considerably influenced by the Indian section of the English Press as well as the Vernacular Press. Among the English dailies of Calcutta—the utmost political service was rendered at one time by the *Bengalee* which has now fallen on evil days, and no more represents nationalist Bengal. The *Bengalee* was first started by Babu Girish Chandra Ghose in 1861. At first it was a weekly paper published every Saturday. In 1878 it was taken over by the late Sir Surendra Nath Banerjea and from the year 1900 it has been a daily newspaper. No doubt under the editorship of Sir Surendra Nath the *Bengalee* became a power in the land.

The *Amrita Bazar Patrika* has also rendered useful service to the cause of Indian nationalism. It was first published in Jessore as a vernacular paper by the late Babu Sisir Kumar Ghose and his brothers. But when Lord Lytton's Press (gagging) Act was passed it was at once converted into an English paper to frustrate the object of that Act. In 1890 the paper became a daily and under the editorship of the late Babu Moti Lal Ghose it championed most fearlessly the cause of Indian nationalism.

But neither the 'Bengalee' nor the 'Patrika' were found adequate for political purposes when the Swarajya Party came into existence under the late Deshabandhu Das—who felt very keenly the need for a daily paper as the official organ of the party and the champion of the popular cause. The result was the birth of *Forward* which was first started independently and

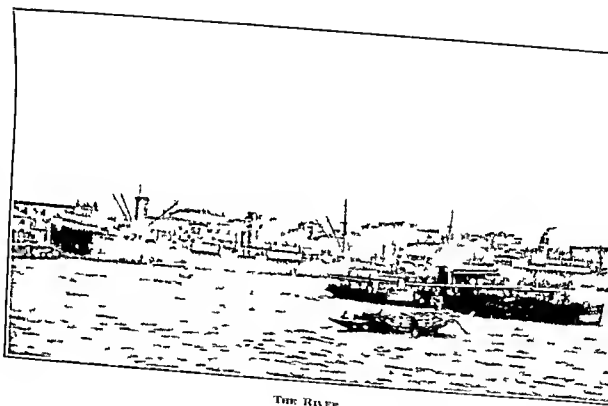
later took over the *Indian Daily News*. It is being published now from British Indian Street. The late Deshabandhu Das was its first editor and under him the paper started on a glorious career and within a few days established itself as the people's "own paper". It stands up for righting the wrongs of the oppressed and it is the only paper which has, within a short time, courted repeated prosecutions by the fearless criticism of men and things.

There have been some important vernacular papers as the *Bangabasi*, the *Hitabadi*, and the *Sanjibani*—which did useful work in the past. But at present the most useful Bengali papers have been, first the *Basumati* and then *Banglar Katha*. The *Basumati* under its late editor Babu Hemendra Prosad Ghose was a power to reckon with and the *Banglar Katha* as the organ of the Swaraj party wields great influence. There is another vernacular daily called the *Ananda Bazar Patrika* which represents more or less the Hindu Mahasabha.

There are some political associations in Calcutta to which it is necessary to refer. The first and foremost of them is undoubtedly the Bengal Provincial Congress Committee—which has its organisations throughout the province. It is now run by a group of representatives from all the districts and is at present presided over by Sriji Subhas Chandra Bose. It has an organisation for looking after Legislative Council work.

The politics of the B. P. C. C. is the politics of the Indian National Congress. But the latest phase of political activity in Calcutta is the formation of the Independence League. The main organisers of this League have been the nation's children who have suffered severely at the hands of the alien bureaucracy—especially under the lawless laws.

There is a very old political association known as the British Indian Association. This is really an association of Zemindars and like the stakeholders who have recently formed the Country League may be said to have the politics which is worth of them. The Zemindars of Bengal like the Talukdars of Oudh are always conscious of the benefits that the Permanent Settlement has conferred on them and it is difficult for them to do or say anything which the Government may not like. So they have a peculiar mentality of their own and the representative of such a mentality is that Bengal Zemindar—the Maharaja of



THE RIVER

Burdwan—that "chorus girl of the British Empire" as the Maharaja loves to style himself.

There is also an association of fair-weather politicians in Bengal known as the Indian Association and it is run by a party which occupies the same position in Bengal as the Justice Party in Madras. Their influence in Bengal is dwindling.

There is the Bengal branch of the Muslim League which is also a political body, but the majority of Mahomedans in Calcutta have no politics of their own. Everybody knows what the attitude of Mahomedans has been in recent times with regard to all public questions and Moslem Bengal is no exception.

There is also a branch of the Trade Union Congress formed after the Labour organisations of the West. Much importance does not attach to the activities of this organisation because it is conducted by men who have little or no connection with labour. The labour problem in Calcutta has become a difficult one for the Capitalist—who does not find things as smooth as before. And the Capitalist has to face strikes and lockouts.

Besides these political bodies there are some other associations which have to play a part in politics from time to time. There is the Bengal National Chamber of Commerce, for instance, which has to express its opinions not seldom on political matters just as the Bengal Chamber of Commerce does.

There is no doubt that Calcutta is moving fast in the field of politics—which is no more confined to the adult male population. Women are coming forward to take their share in politics and recently a Students' Organisation has been formed in Calcutta. This is certainly in response to a general awakening among Calcutta will c

Calcutta's Contribution to Art, Literature, Science and Drama.

The best test as to whether a nation is most up-to-date is the measure of its contribution to the general progress of mankind and the best channels through which the higher life of a people unfolds itself are its Literature and Art. It is there that one can find the true character of the nation—the very ideals for which it stands.

There is a growing Bengali literature and though there is considerable scope for improvement one can say that there is in Bengal to-day a literature which may be described as "true criticism of life". It is not merely the result of imitation of the ideas of the West or plagiarism but has distinct originality, which, as expressed in the writings among others of Dr. Rabindra Nath Tagore, has been recognised and admired by the civilized world. Apart from the old writings of Chandidas and others which had a stamp of originality, literature in Bengal has really been moving with the times. The old school of literature represented by the writings of Iswar Chandra Gupta merged itself into the school of literature connected with the name of the late Pundit Iswar Chandra Vidyasagar and based more or less upon Sanskritic foundation. This was one of the earliest schools in Bengal. But it was followed by the Renaissance school of Bengali literature represented by the master genius of the late Bankim Chandra Chatterjee. There is no doubt that this school of thought in Bengal was considerably influenced by ideas borrowed from the West but the peculiar charm of Bankim's novels lies in the fact that they are so true to Bengali life and character. These immortal works will live so long as Bengali literature will live—and one of the songs composed by this immortal genius 'Bande Mataram' has been really the national anthem of India and may be likened in its character to 'the Marseillies'—the war song of the French people during the stormy days of the French Revolution.

That the Renaissance in Bengali Literature should have been influenced by European literature is only natural—for it grew up with the spread of

English education in this country. Just as Italy exercised a marvellous influence on England in bringing about the England of Shakespeare—England brought about the Bengal of Bankim Chandra Chatterjee, Michael Madhusudan Dutt and their contemporaries and disciples. Here and there there may be imitation but there is distinct originality which has made the literature of that period so great. The growth of the political instinct in Bengal found expression in the literature of this period and one may say that Bankim's 'Ananda Math' was the first Bengali political work. Fraser in his 'Literary History of India' said—“The whole course of England's mission is calmly to note the power of the old, mark its failing strength, and graft any of its lasting principles of vitality on to new ideals. Nowhere better than in the novels of Bankim Chandra Chatterjee can, the full force of this strife between old and new, be traced”. Hem Chandra's poems, at least some of them, distinctly show that he was a lover of liberty and freedom and he may be said to have played a part in Bengali Literature similar to that played by Lord Byron in the literature of England.

All these writers of the Renaissance period have lived and moved in Calcutta. Bankim Chandra Chatterjee was born at Kantalpara not very far from Calcutta and his house is a place of pilgrimage for *savants* and scholars. Michael Madhusudan Dutt though belonging to the district of Jessore was educated in Calcutta.

The beginnings of the Bengali drama may also be said to have manifested themselves about this period though it was long before the stage grew up. The first important drama in Bengal was the 'Nildarpan' written by the late Dinabandhu Mitter, and was a protest against the highhandedness of the indigo planters. This book created such a stir in Bengal that the Government had to appoint the Indigo Commission. There also appeared some social dramas reflecting or caricaturing society and manners. To the late Gurish Chandra Ghose—who was not only a playwright but an actor himself, Bengalee dramatic literature owes much. He was the author of a number of popular dramas which he staged himself and the Bengalee stage began to develop in Calcutta. There were lesser lights like Manomohan Basu and Pandit Kshirode Prasad Vidyabinode.

But the greatest name in the history of modern drama in Bengal is that of Mr. D. L. Roy who lived in the city of Calcutta and ushered into existence a new era in the history of the Bengali drama. It is patriotism which he mostly preached through his plays and his plays like 'Shahjehan', 'Rana Pratap' and 'Mewarpatan' brought about a veritable sensation in the world of Bengalee drama. Mr. D. L. Roy also contributed a number of fine songs some of which were comic in character. While the works of Mr. D. L. Roy were intensely national—those of Dr. Rabindra Nath Tagore, the greatest name in the modern Bengali literature, have been international. It is cosmopolitanism or the unity of mankind that Dr. Tagore has taught through his songs, plays and poems. He has written about common things in an uncommon way and in moulding his language he has only remembered that language is a vehicle of thought. Dr. Tagore belongs to Calcutta though he has spent a good deal of his time wandering both in and outside India. In pursuance of his ideas he has started a university of his own, the Bishwabharatee at Bolepur—where he has attracted *savants* from different countries.

The vernacular newspapers like the 'Hitabadi', the 'Bangabasi', and the 'Basumati' have rendered considerable service to the cause of Bengali literature—while monthly magazines like the 'Bharati', the 'Sadhana', the 'Nabha-Bharat', the 'Probashi' and the 'Bharatbarsha' are not to be left out of consideration. There is a number of literary societies in Calcutta the greatest of which is the 'Bangiya Sahitya Parishad' which has helped forward the cause of literature in Calcutta.

As regards the fine arts painting deserves special mention and Calcutta is not without its contribution to it. Besides what is taught in the Government School of Art there is one school of art which is *distinctly original*. This is the School of Oriental Art of which Mr. Abanindra Nath Tagore is the chief exponent. The artists of this school pay more attention to the soul and spirit of the thing they paint than the anatomy of it and is to be carefully distinguished from the school of Ravi Varma.

There has been contributions to the world of science as well from Calcutta. Besides Sir J. C. Bose and Sir P. C. Roy both well-known throughout the civilized world, there are other who have achieved name and fame in the

scientific world. Sir J. C. Bose had been a Professor of the Presidency College and has made wonderful discoveries in regard to plant life. His theories he has illustrated with credit not only in India but also in America and Europe.

Sir P. C. Roy now looming large in the political field too, had also been a Professor of the Presidency College. His greatest work has been the establishment of the Bengal Chemical and Pharmaceutical Works. In this institution drugs mostly indigenous are prepared according to modern scientific methods. The factory and the workshops are situated at Maniktola and in Panihaty.

Historical literature in Bengal has been growing while political literature is keeping pace with the political movement in the province. But in political literature English is generally used—for English is the language understood by educated people throughout British India.

Another noticeable feature in Bengali Literature to-day is the contribution to it from Mahomedans. There is a large section of Muslims in Calcutta who do not think that Urdu is their mother tongue. They have, of late, paid considerable attention to the development and cultivation of Bengali literature. This undoubtedly is a hopeful sign, for if literature has to exercise any unifying influence it must grow among Hindus and as well as among Mahomedans.

The story of Calcutta's contribution to drama and literature would be incomplete without a reference to the leading Bengali theatres which the city possess. The Bengali stage at the present moment is represented by (1) the Star Theatre, (2) The Minerva Theatre, (3) the Monmohan Theatre and (4) the Natyamandir.

Besides these there are in Calcutta the Corinthian Theatre and the Alfred Theatre which do not stage Bengali plays but cater for the up-country population in Calcutta.

Calcutta as a place of social activities, sports and amusements.

It is a well known fact that the serious aspect of life is not the only prop of a sound and healthy nation and there is need for the development of the lighter side also. That is why the Greeks not only cultivated drama and poetry but also took part in the Olympic games and the Romans not only discussed serious problems in the Senate but also enjoyed outdoor life and sports in the Amphitheatre. Calcutta's social activities are not to be neglected English civilization being the dominating influence under which it has developed club life—which is really a gift from the West, has grown, and there are several clubs in the city where people meet in the afternoons and evenings for social intercourse. Foremost among these is the Calcutta Club (originally called the Black and White Club)—which is really a meeting ground between the East and the West. But as long as the West looks down upon the East and Indians are considered to be no better than hinders of word and drawers of rates by the whiteman the two can never really meet. The typical Bengalee or Indian does not find himself towards the Calcutta Club, which is really an attractive institution for Indians who love to ape the fashions of the West and think themselves thrice blessed if they can shake hands with the Whites. From the Indian point of view the most important Club on Western lines is the India Club founded by the late Maharaja Nripendra Narayan of Cooch Behar.

An institution which largely concerns the student population—is the Calcutta University Institute—which was originally started under the name of the Society for the Higher Training of Young Men under the guidance of Rev Protap Chandra Majumdar. It was then housed in a room of the Hindu School. The present building was begun in 1915 and completed at a cost of over three lakhs of rupees by that prince of Indian contractors Mr J C Banerjee. There are attached to it a fine reading room, a billiard table and a gymnasium. In the spacious hall of the Institute sitting accommodation for nearly 1500 is provided.

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Another institution worth mentioning is the Dalhousie Institute. Originally it was erected as a "monumental edifice" to contain within its walls statues and busts of great men. The Dalhousie Testimonial Fund and the funds collected by public subscriptions provided the funds for its buildings. The hall is now available for lectures, dances etc. It also contains a library.

The Calcutta Parliament is a debating club, affording facilities for social intercourse as well. In the same category comes the Calcutta Rotary Club—which is mainly a European organisation—though Indians are, from time to time, invited to deliver lectures there and to take part in the discussions.

The Ram Mohan Library—in Upper Circular Road—is also an institution furthering culture and social life. It is a purely Indian organisation and is largely used by Indians, especially students. It had its precursor in the Chaitanya Library in Beadon Street.

There are small clubs run by Indians all over the city—but the activities of these clubs are mostly directed towards sports, the Mohan Bagan Club being the premier Indian institution of its kind.

The sports in Calcutta are mostly English sports like Football, Hockey, Tennis, and Cricket and in these some of the Indian clubs have done very well. More than once has the Mohun Bagan team beaten the Calcutta Club in football and football matches between the Indian and the European clubs are quite attractive affairs in the monsoon months in Calcutta. In winter the chief attraction in Calcutta's sports is cricket and about Christmas time international matches are even sometimes held on the Maidan. In North Calcutta several clubs have of late sprung up where they teach wrestling, fencing, and boxing—the most important of these clubs being that run by Mr. Guha "Gobar Babu" of international fame. Several swimming clubs of which the Aheeritola Swimming Club is one, are in existence and these are certainly very useful. They not only teach swimming but also serve as life-saving institutions and almost every year some men are saved from watery grave by these.

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classes roll about in their motor cars "airing themselves" on the Strand Road—some congregating near the Victoria Memorial Buildings and some at the Eden Gardens—so named after Misses Eden—sisters of Lord Auckland. The adult middle class population have practically no recreation except playing cards indoors or dice—whereas the younger sections find themselves invariably drawn towards filmland in the various Cinema Houses. The Cinema has practically become a great curse of Calcutta. While 20 years ago there were not more than two or three Cinema Halls—it is a different picture now. Every important quarter of the City has now its Cinema House and while invariably there are two shows—sometimes there is even a third. The result one can naturally understand is that money is freely flowing into the pockets of the film magnates of Los Angeles.

For thousands of the labouring population there is practically no recreation. They hardly get a holiday—and even if they get one on the occasion of religious festivals—they spend most of their time enjoying an well earned rest—some turning to the 'Jadu Ghar' i.e., the Indian Museum—for *tamasa* or the 'Chinakhana' i.e. the Zoological Gardens of Alipur. This is the general state of things with what may be described as Calcutta's floating population and the appalling illiteracy in which it has been their lot to live could not have produced better results. But the Corporation under the regime of the late Deshabandhu Das started a programme of primary education—which supplemented by night schools might lift the submerged classes from this state of degradation.

Calcutta's public squares and parks too afford great facilities for sports and outdoor exercises to children of every nationality and they are amply taken advantage of. There is also a public square—the Greer Park in Upper Circular Road reserved for ladies.

In some of the public squares of North Calcutta like College Square, Beadon Square and Cornwallis Square—there may be witnessed a lingering remnant of the old custom of Kathakata i.e. story telling which in olden times used to draw eager crowds of listeners every evening. The stories are generally taken from Hindu religious books and are told to improve the moral tone of the listeners.

Music also is a great attraction to certain sections of the Calcutta public.

in the evenings. In North Calcutta there are amateur concert parties almost in every quarter—where young men generally spend an hour or two every evening showing their skill on musical instruments like the sitar, the clarinet and the violin.

It is needless to point out that there are musical experts—some of them frequenting the drawing rooms of rich men and some of them open to engagement to individual pupils. They are mostly men from up-country. There is also a Music School started by the late Sir Ashutosh and Lady Choudhury for the training of Indian girls in music and this institution like Madame Dagmar's Conservatoire de Musique has been very useful.

The evil of racing unluckily has also been an attraction to some sections of Calcutta people. The Royal Turf Club in Calcutta, the Tollygunge Gymkhana and the Barrackpore races have really been ruining the race-going public. Money won at the turf club is money gained by gambling but the distinguished patronage of the Turf Clubs by such persons as the Viceroy and the Governor ensures the continuance of gambling in this form.

The holiday mood of the Calcutta people is sometimes exhibited by their pilgrimages to various places of worship like Kali's Temple at Kalighat and the Dakshineswar Temple near Cossipore. Kalighat is the shrine of the patron goddess Kali and is very old. Dakshineswar besides being associated with the temples there has an additional attraction in being connected with the early days of Swami Vivekananda's spiritual preceptor. While Kalighat and Dakshineswar attract mostly Hindus—Bhotmandir—situated in Ghosery in Howrah draws large crowds as being a Buddhist monastery. This monastery is said to have been built about 1775—about the time of Warren Hastings when friendly relations between the Tibetan and the British Governments are said to have been established. There are still some Tibetan sacred books and Tibetan images in the adjoining garden.

The Pareshnath Temple near Upper Circular road is also a place of interest visited not only by the Jains but also by members of other communities. This temple was built in 1867 by Rai Budreeda Bahadur a rich jeweller belonging to the Jain community. There is an annual procession from Burrabazar to this temple.

The Parsi Fire Temples known as Agiaree or the Firehouse are places sacred to the Parsis. There are two of these in Calcutta—the bigger of them being in Ezra Street.

There is a Jewish Synagogue at 109, Canning Street—which is a fine red brick building built about the eighties of the last century by the late Mr. David Ezra, is a centre of interest for the Jews.

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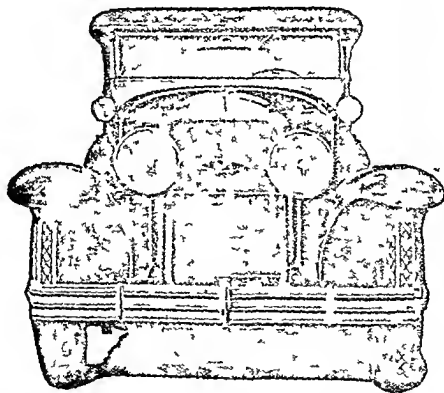
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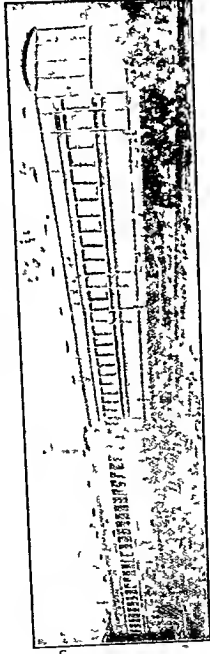
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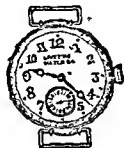
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